WHICH?

FULL OF GOOD SUGGESTIONS

DECEMBER 2002

LOVELY BUBBLY

Tesco's £13 champagne beats Bollinger, Moët and Veuve Clicquot

FESTIVE TESTS

Cameras, beauty gadgets, dishwashers and more

SWITCH BANKS

Why it should be your New Year resolution

MUST-HAVE MOBILES

Cut through the hype with our guide to phones and tariffs

www.which.co.uk/whichextra

We'll help with a host of Christmas choices – and even one or two chores

It's Christmas, so mobile phones must be somewhere on the shopping list. This year, we're being persuaded to upgrade our phones – again – so that we can send pictures on the move, access Wap sites faster and even enjoy 'polyphonic' ring tones. If you're tempted, but wondering how or what to choose, our guide to the latest mobiles is essential reading. Even if you're satisfied with the humble word and text message, we'll still help you choose the right phone and tariff for you.

There's stacks more advice this month to help with Christmas choices: we've tested beauty gadgets, tried out gift 'experiences' and recommended the pick of the latest 35mm and APS cameras. There's help with the chores, too: why not trade in your rubber gloves for a Best Buy dishwasher and save three weeks a year?

Finally, how about a glass of Best Buy champagne to celebrate the season? In a blind test, our wine experts put a £12.99 bottle of bubbly from Tesco at the head of a field including famous brands at twice the price and more. OK, so sometimes buying the label is part of the fun. But, if you want to relax with a great tasting wine at a great price, you couldn't do better than this.

What's more, we have ten cases of our Best Buy champagne to give away in our latest, easy-to-enter competition. For details, see p58 or visit our website at www.which.co.uk/whichextra.

Helen Parker, Editor

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WHICH? extra
www.which.co.uk/whichextra

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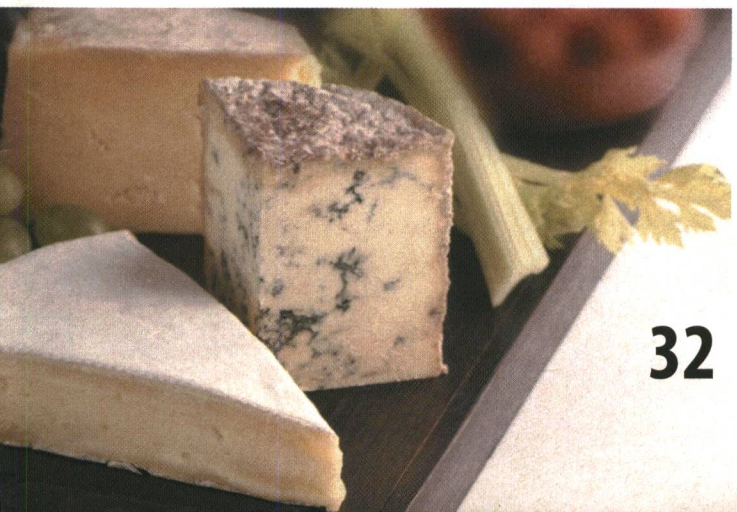
Ditch the dirt with Lindsey Smith – dishwashers on test. See p22

Time to switch? Tim Young rates current accounts. See p46



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DECEMBER 2002

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insidestory

Consumer stories that make a difference

DEL MONTE'S SWEET NOTHINGS EXPOSED

A 'kiwi fruit' drink with hardly any kiwi fruit, and a luxury 'lobster and prawn terrine' that was only 5 per cent lobster and prawn are the winning entries in our dodgy label competition.

Readers sent in dozens of food and drink labels for the *Which?* and *Health Which?* competition, part of our campaign for more honest food labels.

The most common complaint concerned Del Monte's range of World Fruits juice drinks – 18 readers spotted that the featured fruit had barely sneezed at the product. Because we had so many complaints about the same product, we picked the winner, June Herbert, of Coventry, out of a hat.

The Del Monte World Fruits range includes New Zealand Kiwi Fruit (3 per cent kiwi fruit), Peruvian Star Fruit (2 per cent star fruit), Indian Mango and Papaya (8 per cent mango and 2 per cent papaya) and Costa Rican Banana (7 per cent banana). In all of these, the main ingredient is water, other fruit juices, or both.

Our other winner was Richard Cundall, of Buckinghamshire, who felt Marks & Spencer was pushing it to call a product 'lobster and prawn terrine slices' when it contained just 2 per cent lobster and 3 per cent prawn. His verdict: 'With 51 per cent salmon, it's very tasty – all they need is a new title.'

Marks & Spencer told us it was already changing the label to 'Scottish smoked salmon terrine slices with prawn and lobster'. Del Monte said it had upped the kiwi fruit content to 7 per cent, and said the label stated clearly that kiwi was blended with orange and apple juice.

This month, *Health Which?* publishes reactions of consumers in the street to misleading labels – including one on a Del Monte juice drink.

Thanks to all our readers who entered. We've sent our winners, June and Richard, a copy of the newly-published *The Good Food Guide 2003*.

Colourful claims: Del Monte's World Fruits drinks had tiny amounts of the 'main' fruit

SUCCESS STORY

Justice for City Financial investors

Thousands of people mis-sold savings plans by former financial advisers City Financial Partners Limited (CFPL) will at last get compensation.

investigation city financial

Despite all the regulations to protect consumers, a large firm of financial advisers is using lies to sell policies

CITY SLICKERS

October 2000 7

Lincoln Financial Group (LFG), the company responsible for CFPL's advisers, has written to holders of 27,000 savings plans called maximum investment plans (MIPs) and maximum savings plans (MSPs) inviting them to complain if they think they were mis-sold. Those people stand to get their money back, plus interest.

More than two years ago *Which?* uncovered mis-selling at CFPL (see 'City slickers', *Which?*, October 2000, p7). The company was selling MSPs and MIPs as an alternative to Peps and Isas, but people often ended up – after years of paying contributions – with products worth less than they'd paid in.

We took our evidence to the Financial Services Authority (FSA) and asked it to close down the firm and review all the policies sold. But it failed to act, even though we'd heard from dozens of *Which?* readers who'd been pressurised, bullied and duped by this notorious firm of advisers.

We have repeatedly asked the FSA to undertake a full review of all CFPL cases, but our requests have fallen on deaf ears. The current MIP and MSP review was not imposed by the FSA but instigated by Lincoln itself.

We're pleased that thousands of CFPL customers will get the redress they deserve, but we are still pressing the FSA to conduct a full review of all files. We also want to know from the FSA whether any CFPL advisers who are known to have mis-sold policies are still working in the financial services industry.

If you think you were among the people mis-sold an investment by CFPL, but you haven't received a letter from Lincoln, contact the company (see 'Contacts', p54, for how to do this).

PHOTOGRAPHY: MICHAEL CHARITY, NICK WRIGHT, JOHN TRENHOLM, EDWARD WINPENNY

CALL FOR ACTION

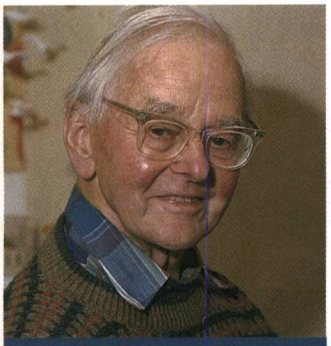
Corgi's a dog

The Council for Registered Gas Installers (Corgi) calls itself 'the national watchdog for gas safety'. But Hugh King is one consumer who's questioning how vigilant a watchdog it is; he narrowly escaped serious injury after having a boiler installed.

Hugh, 85, was lucky to be alive after receiving a shock from a live wire in his house, which he says was left hanging loose after a Corgi-registered British Gas engineer installed the boiler in October last year.

British Gas denies it was to blame, and said the wire was connected to a light. Hugh insists the wire wasn't exposed before the work was done. However, British Gas did send an engineer to make the wire safe.

You would think Corgi would want to know about a problem to do with an engineer on its register. But Corgi says it's not its problem. It told us that it had no responsibility, because electrical work doesn't come within its remit – it can't strike an engineer off its register unless he or she has carried out unsafe gas work.


Hugh King had a narrow escape

Corgi said that it has a responsibility to make sure that boiler installations are carried out competently, but that it will investigate complaints only about work that is to do with gas safety. But since electrical work (and also plumbing work) is an integral part of installing a boiler, we think it should have the power to act against gas installers who've botched installations, whatever type of work was to blame.

NEW RULES THREATEN SAUSAGE QUALITY

Planned changes to meat labelling laws by the food watchdog are a missed opportunity to raise the quality of sausages.

The changes proposed by the Food Standards Agency (FSA) are meant to ensure more honest labelling of meat content, by forcing food manufacturers to put extra gristle, fat and offal separately from meat on ingredients lists. But at the same time, the FSA wants to lower the minimum meat content in sausages, permitting manufacturers to increase the amount of 'fillers', such as water and rusk.

Current rules say that pork sausages must contain at least 65 per cent meat – but this can include gristle and extra fat. The new rules would tighten the definition of meat to limit the amounts of these – but would also mean that sausages would have to contain only 42 per cent of it.

The best sausages we've tested in recent years were at least 85 per cent meat, using the new definition – that's more than double the amount set by the FSA. One of the worst we tested (43 per cent meat) would still qualify as a pork sausage under the new rules. For sausages that aren't described as 'pork', the minimum is even lower.

Food industry sources warned that quality may fall. Sausage maker Kevin McWhinney, who has protested to the FSA, told us it had 'bowed to pressure from certain manufacturers, who just want to cut costs'. The FSA said the amount of lean meat was the same, which was the most important thing.

CAMPAIGNING FOR YOU

- **The Financial Services Authority is failing consumers over endowment mortgage mis-selling. Just 17 per cent of endowment mortgage holders in a recent Consumers' Association survey believed the finance watchdog was doing enough to help victims.**

- **Two bosses of Manchester-based firms shut down in the public interest are being hunted by the Official Receiver. The Receiver is asking the public to help to find Vance Millar and Nicola Brodie, formerly of Craftsman Kitchens Ltd, and Craftsman Kitchen Manufacturing Ltd. Mr Millar is also linked to Maple Industries Ltd. Call us on 0800 252088 if you can help.**

- **The Office of Fair Trading has launched an investigation into doorstep selling. It will tackle problems we've long highlighted with energy salespeople duping consumers into switching supplier.**

Consumers' Association campaigns for all UK consumers. If you want to know more about our campaigns, go to www.which.co.uk/campaigns

Online auction warning

Beware if you're planning to buy Christmas gifts through online 'auction' eBay: you have few rights against eBay if things go wrong, as several readers recently found.

We've heard from six people who'd bought items by bidding on eBay, but received either nothing, or fakes, from the seller. Five concerned one seller based in Thailand.

One *Which?* reader sent us DVDs of *The Jungle Book*, for which she'd paid the seller £50. Their poor quality made her suspicious. We showed them to the Federation Against Copyright Theft (FACT), which confirmed they were fakes. The seller refused a refund. Another seller, who sent her a DVD of *The Aristocats* which turned out to be fake, did refund her money.

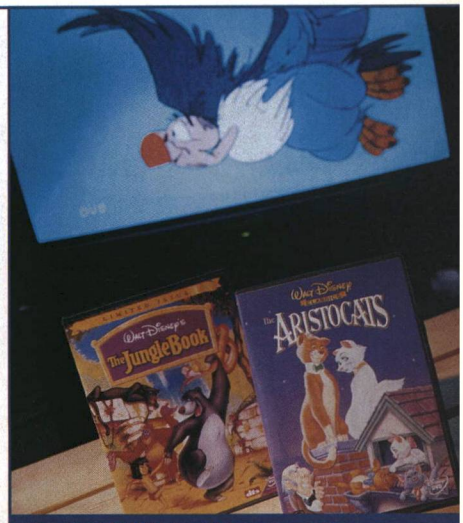
FACT told us it had found 9,000 counterfeit items for sale on UK eBay so far this year.

eBay says it's 'only a venue … a trading platform'. It just puts buyers and sellers in touch with each other. The site carries a disclaimer to this effect.

Your rights are mostly against whoever sold the goods – and they may be based abroad.

eBay claims that just one in a thousand transactions results in a confirmed case of fraud. It offers a 'fraud protection programme' with cover for up to £120, but there are several conditions, which deterred some of our complainants from applying. One who did got back a fraction of what he lost.

Site users can leave feedback about sellers, but that didn't stop five buyers getting caught by the Thai fraudster before he was barred. eBay says it has software which 'aims' to prevent dodgy sellers re-registering – but it stopped short of claiming it always worked.



Counterfeit DVDs found for sale on eBay

RIP FUNERAL OMBUDSMAN

The bereaved no longer have an ombudsman to deal with funeral problems after the industry abandoned the scheme. The funeral trade blamed high running costs, even though the scheme worked out at only 50p a funeral to run.

The Funeral Ombudsman Scheme (FOS) has been quietly put to rest, after eight years of investigating complaints about the £800 million-a-year industry. This is the first time an ombudsman scheme has collapsed.

The former ombudsman, Professor Geoffrey Woodroffe, told *Which?*: 'If there's one time consumers need an ombudsman's protection, it's when they're grieving. I could no longer call this a caring profession.'

Although the number of complaints to the FOS wasn't huge – 241 in 2001 – this was a 40 per cent increase on the previous year.

Professor Woodroffe had warned the government that the FOS was at risk, but consumer minister Melanie Johnson said it wouldn't be 'appropriate' to intervene.

There are three trade associations, which now all run their own arbitration scheme. However, unlike the FOS, consumers with a complaint are bound by the arbitrator's final decision and can't then go to court if they're unhappy.

Professor Woodroffe added that these schemes weren't as good as the FOS because investigations weren't independent.

Last year, the Office of Fair Trading encouraged all three trade organisations to submit their codes of practice for approval. As we went to press, none had done so, but all said they were considering it.

For advice on funerals, visit **www.oft.gov.uk/Consumer/Your+Rights+When+Shopping/funerals.htm**

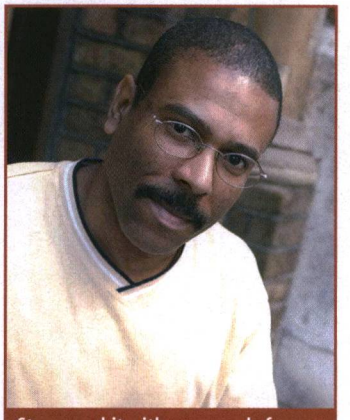
If there is something you'd like us to investigate, leave a message on the Inside Story Hotline on **0800 252088** (calls are free). We're sorry but we can't reply individually to the many calls we receive.

TELECOMS SPECIAL

T-MOBILE'S CUSTOMER LOYALTY REWARD

£75 – that's how much many T-Mobile customers must pay for the privilege of buying a new handset and signing up to another 12-month contract. The charge, which was introduced in July, applies to 'lower contribution customers' who don't make or receive many calls and therefore aren't very profitable for T-Mobile. Yet new customers, whose expenditure is unknown, don't face the charge – and none of the other networks charges a similar upgrade fee.

Steve Mills was one reader who was caught out. He said he couldn't believe that T-Mobile wanted him to pay an extra £75 on top of £149.99 for a new Samsung T100 phone. What's more, the charge came to light only after he'd filled out all the paper work for his new phone.


Steve was hit with an upgrade fee

Amanda Green, a T-Mobile customer for more than four years, was so unimpressed by the charge that she decided to switch network. But when she contacted T-Mobile about taking her number to a different network, it waived the charge. T-Mobile told us that this is an exception and won't happen in all cases.

T-Mobile says that its calculation doesn't penalise customers but offers a 'fairer upgrade entitlement'. But it admits that there is little incentive for 'lower contribution' customers to upgrade. Cancelling a contract and taking out a new one with T-Mobile will avoid the charge, but you'll get a new number. To keep your number, you'll have to switch to a different network.

FURTHER INFORMATION
www.switchwithwhich.co.uk to find a better mobile tariff

Phone firms shun watchdog

Four major phone companies have already shunned the new telecoms ombudsman before it's even started.

Mobile networks Orange, O_2 and T-Mobile, along with cable company Telewest Broadband, haven't joined the independent scheme, which was established in October. The Office of the Telecommunications Ombudsman (Otelo) will start dealing with complaints next month.

Orange, T-Mobile and Telewest told *Which?* that they'd decided against joining for now. O_2 said it couldn't decide what to do and was still exploring 'other options'. We think it's vital that all the big companies join so their customers have somewhere to take any disputes. Ironically, mobile companies are the very ones whose customers need this help most. Mobile users are less happy overall with their service than fixed-line customers, according to research from the telecoms regulator, Oftel.

The good news is that many consumers will be covered by the scheme. BT, Centrica Communications (which includes One.Tel and British Gas Communications), NTL Group, Powergen, Virgin Mobile and Vodafone have all signed up.

We've long called for a telecoms ombudsman. Until now, if you had a dispute with your phone company, the only place to go if it rebuffed you was to court.

The ombudsman can award consumers compensation of up to £5,000. She will tackle disputes over fixed-line and mobile phone calls as well as faxes, text messaging, voice mail and forwarding services. Before contacting Otelo, you'll have first to complain to the company involved and give it a chance to put things right.

We'll be looking more closely at how the scheme works next month in 'All change'.

FURTHER INFORMATION
www.otelo.org.uk

ANYTIME, BUT

Internet service provider BT Openworld has more than halved the number of hours that subscribers to its Anytime package can spend online. The unmetered internet connection still costs £15.99 a month, but you can now surf the net for a maximum of 150 hours a month, rather than 360. BT has also reduced access for customers of Surftime, its unlimited evening and weekend deal, to 120 hours. Go online for longer than either of these limits, and you'll be charged local rates.

Some Openworld customers aren't happy about these changes. Tim Jenkins thinks the move is a 'stealth ploy' to get customers to move to its more expensive broadband services, which offer permanent connections and unlimited surfing. BT denies this is the case.

BT argues that fewer than 5 per cent of its customers

The number's up for 192

Calling directory enquiries could soon be a bewildering and expensive business, because the 192 service is being replaced by a plethora of six-figure, premium-rate numbers.

Dozens of companies will soon start offering a service, through numbers starting 118.

Competition for 192 is a good idea – some services may undercut BT's 40p charge – but could cause confusion if not handled carefully by phone watchdogs.

You'll soon be bombarded with adverts for different services, at different prices. Some may charge up to £1.50 a minute, others may charge a one-off fee, from 10p to 75p, and others may use a combination of charging methods.

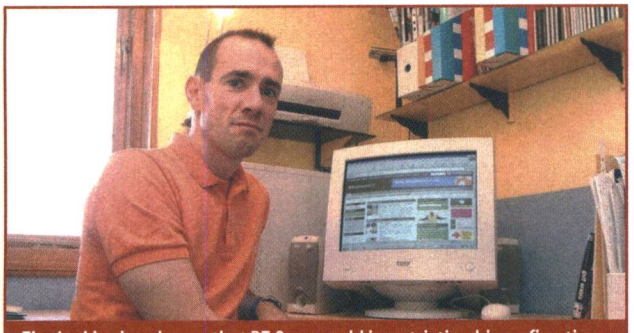
Many services will offer add-ons, including putting you straight through to your number. Once you're through to your number, you'll pay a premium rate for the duration of that call (even if you're stuck in a call queue). The company must tell you the tariff first, but the cost will be based on a call from a BT fixed line, not from a mobile, which will probably cost more.

The good news is that such services will now come under the control of the premium-rate phone regulator, Icstis, which deals with complaints.

And as an alternative, BT offers ten free online number searches, at www.bt.com.

FURTHER INFORMATION
www.icstis.org.uk
www.oftel.gov.uk

NOT ANY TIME EXPOSED



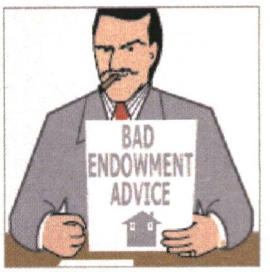
Tim Jenkins is unhappy that BT Openworld is restricting his surfing time

connect to the internet for longer than 150 hours each month, and the few who do are blocking access for others. Under the new rules, customers will be able to monitor how much time they've spent online, and carry over up to 50 hours from one month to the next.

This isn't the first time BT has changed the terms of its Anytime deal. In January 2001 it launched Anytime as an 'all day, everyday' service with no extra call charges. In June this year it reduced the maximum allowance from 16 to 12 hours a day.

AOL and Freeserve, two of BT's biggest ISP rivals, both offer unmetered internet access with no restrictions. Freeserve AnyTime costs £13.99 a month and AOL Flat Rate costs £15.99 a month.

BT claims its move is necessary to ensure the 'quality and reliability' of its service. If you're an Anytime customer, let us know if you notice a difference.



endowmentaction

Were you mis-sold?

You could claim compensation.

Which? and ***Consumers' Association*** have created a website, **endowmentaction.co.uk** to help the estimated 5 million of you who may have been mis-sold an endowment mortgage obtain financial compensation.

We have plenty of information online to help you including:

- **frequently asked questions**
- **a step-by-step guide to the complaints process**
- **a letter generator to help you write your letter of complaint**

If you think you were mis-sold an endowment mortgage, you may have only a few weeks left to complain. Visit the website today and see if you have a case.

Time to complain may be running out so visit our site today!

endowmentaction.co.uk

WHICH? Consumers' Association

FOR PETS' SAKE

Our vets would not recommend a quarter of the pet shops they visited. They found animals in overcrowded and filthy conditions – and, yes, even a dead bird

Simone Collins exposes the shocking state of some pet shops

Our undercover vets were so appalled by the conditions in three pet shops that we have called for their licences to sell animals to be revoked. We even had to report one of them to the police. Many of the pet shops we inspected were doing a great job, but our vets had serious concerns about the conditions in 10 of the 42 they visited. We found that pet care advice was sadly lacking in a third of them.

OUR VETS GO UNDERCOVER

We arranged for six vets to make undercover visits to 42 randomly-chosen pet shops throughout the UK. Of these, 13 were Pets at Home outlets (part of the UK's largest national chain), 13 belonged to smaller regional chains, and 16 were independent shops.

Our vets assessed the conditions in which animals were kept, according to the Model Standards for Pet Shop Licence Conditions. These guidelines are meant to help local authorities – they are not a legal requirement. We were also advised on our investigation by an experienced local authority pet shop inspector.

Posing as parents who wanted to buy a pet for their son, our vets also asked for advice. If asked, they told pet shop staff that their son was ten years old, that nobody was at home much during the day, and that they had never kept pets before. Our vets then assessed the quality of the advice they were given.

'ABSOLUTELY STANK AND WAS PACKED WITH PETS' Vet's verdict on Pets Corner, Shrewsbury

CONDITIONS FOUND

The licensing guidelines state that animals must be kept in accommodation and an environment that is suitable in terms of situation, size, temperature, lighting, ventilation and cleanliness, and not exposed to draughts. There should be adequate and suitable food and drink, and all reasonable precautions must be taken to prevent the spread of infectious diseases. Our vets found problems in all these areas.

Three pet shops were so bad that *Which?* has reported them to the RSPCA and the respective local authorities (see 'Named and shamed', opposite). Seven more also caused concern. Our experts felt that the owners of these outlets should not have their annual licence to sell animals renewed unless they can show that they've made big improvements. Overcrowded and dirty animal housing, and incorrect environmental conditions for reptiles were just some of the problems our vets reported.

Only 24 of the 42 pet shops we visited made the grade. A further eight needed to make one or two relatively simple improvements. For example, some of the animal housing and drink containers needed to be repositioned, and suitable equipment and exercise facilities provided.

Only one of the Pets at Home outlets came in for any criticism. Most of the small chains also received a clean bill of health, although our vets were concerned about the conditions in two stores. Worst by far were the independents, with only half making the grade. The three pet shops with the worst conditions were all independent shops.

PET CARE ADVICE

The licensing guidelines clearly state that it is the pet shop's responsibility to make sure people know how to care for the animals they sell. However, a third of the outlets we visited failed to do this. And our vets felt that only 24 of the 42 sales assistants knew enough about the animals discussed to give customers good advice.

Some assistants were unable (or unwilling) to advise properly about the dietary needs of the animals they were selling, or about the importance of the right heating, lighting and other environmental conditions for keeping reptiles, in particular. Our vets were also sometimes advised to provide accommodation that wasn't big enough.

PHOTOGRAPHY CRAIG HOLMES, JOE SHEEHAN, WINPENNY PHOTOGRAPHY, NATURE PICTURE LIBRARY

NAMED AND SHAMED: THE WORST SHOPS WE FOUND

Our vets were appalled by the state of three pet shops in particular. We sent a second vet to each to confirm their findings before reporting them to their local authorities.

PETS CORNER, SHREWSBURY

One of the worst was Pets Corner (this store is not related to the Pets Corner chain of outlets in any way). After our visit we found that animal rescue organisations had tried to prevent this shop from having its licence to sell animals renewed earlier this year. The RSPCA described it as 'notorious'.

The first vet said: 'The pet shop absolutely stank and was packed with pets'. The second vet commented: 'Every single cage was dirty'. It was even selling sand lizards, which is illegal because they are a protected species and the owner could not prove they were bred in captivity. We alerted the RSPCA, and the lizards have since been seized by the police.

At Pets Corner, Shrewsbury, snakes and spiders were kept in poor conditions

Many of the animals did not have enough room, and some were kept in inappropriate conditions. For example, containers with tarantulas and a scorpion could easily be reached and opened by children. And small containers with tarantulas and young snakes were kept in a larger tank housing large snakes (see picture, left).

Despite our findings, Shrewsbury and Atcham Borough Council said that, following a visit by its veterinary surgeon, it could 'not see any major problems' and would not revoke the shop's licence.

LUTHER WRIGHT'S PET STORE, BRADFORD

Luther Wright's was described as 'ghastly' by the first vet – 'the animals looked in poor condition and some were ill'. One of the budgerigars was dead. The place 'stank' and some housing was too small and overcrowded. Ferrets were kept next to birds and rabbits (their prey) and the bull snake was next to its prey, rats. Some housing did not contain the right heating, lighting and bathing provisions for reptiles, or accessories for stimulation, exercise and bedding for other animals. For example, kittens were sleeping in an empty food container and had nothing to play with. Some animals had no water.

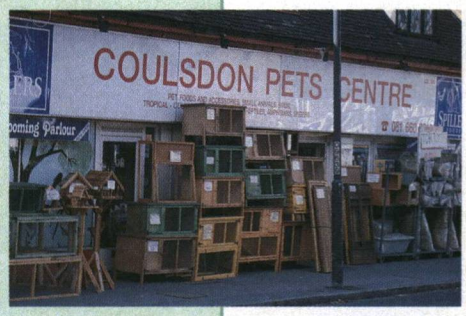
Bradford District Council has told Luther Wright's Pet Store that it must make improvements

Bradford District Council has given Luther Wright's a deadline by which it must make improvements. It has also told us it will change the way it inspects and licenses pet shops.

COULSDON PETS CENTRE, CROYDON

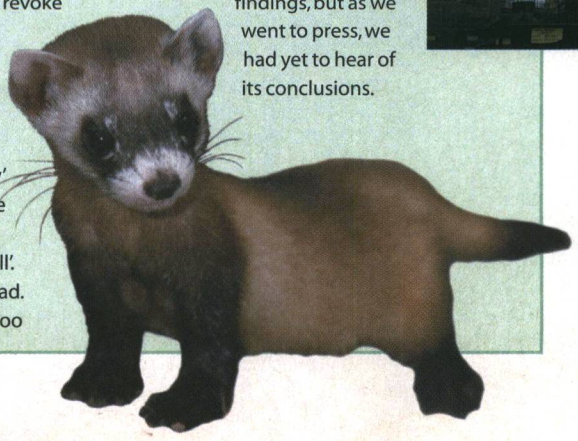
The bird housing in this pet shop was particularly poor. Most of the cages were far too small, many looked dirty, and a number of the birds looked 'distressed and ruffled'. There was also too little perch space for the birds, and different species which shouldn't be kept together were in the same cages.

A number of the fish tanks looked murky, and rabbits and guinea pigs were being kept next to a draughty doorway. Bowls instead of bottles were used to provide the hamsters, rats and mice with water, but bowls can soon become contaminated.



The London Borough of Croydon admitted that Coulsdon Pets Centre was the most complained about pet shop in the area. It told us that it would be inspecting the shop, in light of our findings, but as we went to press, we had yet to hear of its conclusions.

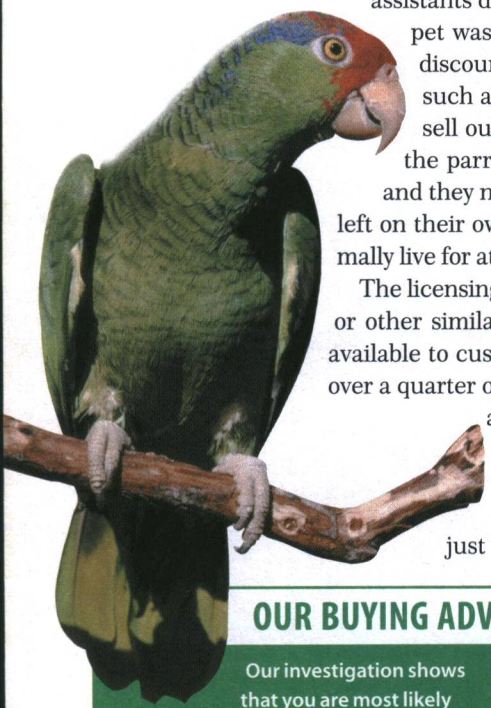
Coulsdon Pets Centre, in Croydon, south London, had particularly poor facilities for the birds it had for sale



Pet shops should also warn of the salmonella risk with reptiles, because they are more likely to carry salmonella than other animals. This can be a problem, especially for children, who may not always wash their hands after handling them. Despite this, one vet was told that he was as likely to get salmonella from a cat or dog, or even from his next-door neighbour.

At Luther Wright's Pet Store in Bradford, our vet asked for advice about keeping a bull snake. The assistant neglected to mention important care information: correct temperature control and bathing provisions, and the possible need for vitamin supplements. Our vet was also recommended a tank that the snake would grow out of, and was told he could get away with changing the UV lamp every two to three years, when some makes need changing every six to 12 months.

The vets asked about animals like chipmunks, parrots and reptiles that they knew would not make an ideal pet for our family situation. A number of the sales assistants did not even try to find out whether the pet was suitable. Some others did nothing to discourage our undercover vets from buying such animals. A few were perfectly happy to sell our vets various large birds belonging to the parrot family. These can give a nasty nip, and they need a lot of attention, so should not be left on their own for long periods of time. They normally live for at least 40 years, too.



The licensing guidelines state that 'pet care leaflets or other similar written instructions must be made available to customers free of charge'. However, well over a quarter of the pet shops we visited did not have any such information available.

More than three quarters of the Pets at Home outlets we visited gave good advice, compared with just under two thirds of the independent shops and outlets of the smaller chains.

All the Pets at Home stores and most of the small chains were able to provide our vets with a free care advice leaflet. By contrast, nearly two thirds of the independents didn't have any. Three pet shops gave very poor advice and did not provide any leaflets, and the sales assistants were not considered knowledgeable. All of these were independents.

THE FAILING LICENSING SYSTEM

The Local Government Association says that the Model Standards for Pet Shop Licence Conditions have helped many local authorities and have resulted in an overall improvement in pet shop conditions.

However, it's clear that some authorities aren't doing enough. The licensing guidelines are not compulsory and inspections are often carried out by Environmental Health Officers (EHOs). The RSPCA is concerned that the training EHOs have in this area may be minimal. Also, inspecting and licensing pet shops can be a very small part of an EHO's role, so they may not develop the necessary skills and experience. It is also concerned that vets (or others who have expert knowledge of animal health and welfare issues) are not routinely present at inspections.

'GHASTLY: THE ANIMALS LOOKED IN POOR CONDITION AND SOME WERE ILL'

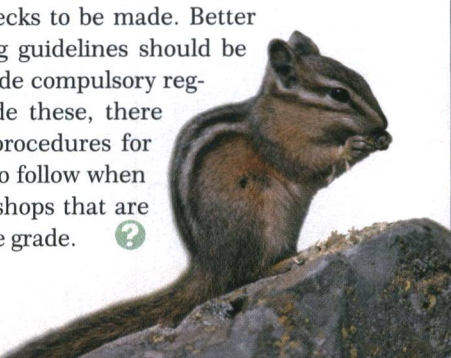
Vet's verdict on Luther Wright's, Bradford

Even the most dreadful pet shops are rarely taken to court by local authorities, which the RSPCA says is partly because they have insufficient time, experience and funds to be able to do so. Very few shops are ever closed down.

STOPPING THE ROT

We agree with the RSPCA that there is no excuse for poor standards in pet shops. It says it is 'often frustrated by the apparent inability of some local authorities to take any positive action'.

We support the RSPCA and the British Small Animals Veterinary Association in their call for pet shops to be inspected every year by a vet (or similarly qualified person), as well as by an EHO, and for unannounced spot checks to be made. Better still, the licensing guidelines should be improved and made compulsory regulations. Alongside these, there should be clear procedures for local authorities to follow when dealing with pet shops that are failing to make the grade.



OUR BUYING ADVICE

Our investigation shows that you are most likely to find animals being kept in clean, spacious and suitable housing in branches of the Pets at Home chain and at smaller regional chains, including Pampurred Pets and Prestige Reptiles. The pet care advice in the chains is likely to be at least adequate, too.

Overall, independent pet shops were less good, though we did come across some excellent ones, including Paws for Thought in Leeds and Zoar's Ark in Neath.

You should be able to sense a really bad pet shop as soon as you walk in. If animal housing looks like it hasn't been cleaned out recently, leave well alone.

Do some research before you go shopping and think about what you need to know about the animal you are interested in – in our experience, you can't rely on being told important information without asking. At the very least, ask about its feeding, housing and environmental requirements, how long the animal is likely to live for, how large it will grow to and how much it may cost to keep, including possible veterinary bills.

If you can't find anyone in the shop able or willing to offer advice, we'd strongly advise you to go elsewhere.

Make sure you ask for a free care leaflet if you have not been given one. Looking on the internet for further advice can also be a good idea, but check that the is compiled by a reputable organisation.

ROAD SAFETY

Cars are getting safer, thanks to independent crash tests

As well as boasting a wealth of flash gadgets, new cars are now safer than ever before. Four cars received the top five-star rating in the latest European New Car Assessment Programme (Euro NCAP) crash tests, which we help to fund.

Six years ago, the Rover 100 was withdrawn from sale after it achieved only one star for occupant safety in the first Euro NCAP tests. This was just the beginning. Euro NCAP is now backed by five European governments, the European Commission, and motoring and consumer organisations in every EU country. And the tests have encouraged manufacturers to make huge safety advancements. But there's still room for improvement, and more needs to be done to protect pedestrians.

TESTS AND RATINGS

The tests put the cars through their paces in various carefully controlled crashes. The ratings (see 'Scorecard', right) let you compare cars within a group, but not between groups. In general, larger cars tend to be safer for occupants, so a four-star supermini, for example, wouldn't provide as much protection in a crash as a four-star luxury car.

Occupant safety The occupant rating shows how well passengers and drivers are protected in a crash from the front or side. The only five-star performers in previous tests were large or luxury cars. This time, the five-star Renault Mégane proves that medium cars can provide good protection, too.

The Chrysler PT Cruiser was given one of the lowest safety ratings. Because the car is designed for the US market, where seat belts aren't compulsory, it provides knee bolsters to restrict forward movement. Unfortunately, this puts the driver and passenger at risk of serious leg injuries in a front-on collision.

Euro NCAP awards extra points for intelligent seat belt reminder systems, which audibly, visibly and persistently remind you to belt up, and for cars with a three-point seat belt in the middle of the back seat. This is a much safer option than a lap belt.

Child protection Many cars now use child seats that are secured with special ISOfix points, with an additional fixing point at the back. They're convenient, but we can't conclude from the tests whether they offer any more protection than conventional restraints. The tests uncovered that many manufacturers are failing to provide adequate warnings about the danger of fitting child seats in the front seat.

Tread carefully Cars are also rated for how well they protect pedestrians in a crash. The highest rating this time is an unimpressive two stars out of four. Most achieved just one star. None was as pedestrian-friendly as the three-star Honda CR-V, which uses plastic body panels to help reduce pedestrian injuries (see 'Dummy run', *Which?*, July 2002, p40).

ALL-ROUND SAFETY?

There's some concern that, as manufacturers focus increasingly on the tests, they may ignore other aspects of protection. The tests assess only a limited number of easily repeatable circumstances, such as collisions from the front or side. We'd urge manufacturers to make their cars as safe as possible for all situations, not just those covered by crash tests.

SCORECARD

Here are the latest crash test scores for both occupant safety (maximum five stars) and pedestrian protection (maximum four stars).
For full details and photos, see **www.which.co.uk/whichextra**

SUPERMINIS

Citroën C3
Occupant ★★★★ Pedestrian ★★

Ford Fiesta
Occupant ★★★★ Pedestrian ★★

Seat Ibiza
Occupant ★★★★ Pedestrian ★★

MEDIUM CARS

Renault Mégane
Occupant ★★★★★ Pedestrian ★★

Toyota Corolla
Occupant ★★★★ Pedestrian ★★

LARGE CARS

Nissan Primera
Occupant ★★★★ Pedestrian ★

Saab 9-3
Occupant ★★★★★ Pedestrian ★

Subaru Legacy
Occupant ★★★★ Pedestrian ★

LUXURY CARS

Mercedes-Benz E-Class
Occupant ★★★★★ Pedestrian ★

Renault Vel Satis
Occupant ★★★★★ Pedestrian ★

MPVS

Chrysler PT Cruiser
Occupant ★★★ Pedestrian ★

Mercedes Vaneo
Occupant ★★★★ Pedestrian ★★

Peugeot 807
Occupant ★★★★ Pedestrian ★

OFF-ROADERS

Hyundai Santa Fe
Occupant ★★★★ Pedestrian ★

Land Rover Freelander
Occupant ★★★ Pedestrian ★

Mercedes-Benz M-Class
Occupant ★★★★ Pedestrian ★

Nissan X-Trail
Occupant ★★★★ Pedestrian ★★

Suzuki Grand Vitara
Occupant ★★★ Pedestrian –

allchange

What's new on the high street

WATCH THE BIRDIE

If you enjoy watching the antics of our feathered friends, then we may have found a product to interest you.

The Cambox is a wooden nesting box containing an infrared, black and white camera and built-in microphone. On the back of the box is a connector that you link to a 17- metre Scart and low-voltage power cable. Link the other end up to your TV (or VCR) and, if birds take up residence, you can watch, listen and record their antics from the comfort of your living room.

The box itself measures 33 x 21 x 16.5cm and offers an internal living space conforming to RSPB recommendations. It's well constructed from 20mm thick timber screwed together and finished in a non-toxic water-based stain. It has a pitched roof covered in roofing felt. The entrance hole is 32mm in diameter and the RSPB suggests this is suitable for the likes of tree sparrows (although these are now scarce), house sparrows, nuthatches, great tits and (if you live in Wales, Cumbria or south west Scotland) pied flycatchers.

The camera is located in the top of the box and provides a clear view of what's going on inside and, as it's infrared, the low light levels don't present a problem. The built-in microphone is sensitive and suitable for the purpose.

Installation of the nesting box is straightforward – it comes with a mounting bracket and good instructions giving advice on the height and location with clear diagrams. The hardest bit for most people will be running the long Scart lead to your TV – this will probably mean drilling holes in walls. Additional 10m lengths of cable are available, if the supplied 17m is not enough, for extensions up to 50m in total.

The company suggests that you install the box during the winter months prior to the March to July nesting season, allowing time for the birds to acclimatise to something new in their environment.

There were no nesting birds about at the time of our test, but we like the Cambox and think it will appeal to garden bird enthusiasts.

It costs a fairly hefty £100 but could make a good Christmas present for any bird-fanciers you know.

To order, or for further details, call Cambox on **01273 494501** or e-mail **w.lonsdale@talk21.com**. Alternatively, visit the website at **www.cambox.co.uk**.

EXTENDED RIP-OFF

For years we've said that extended warranties don't make financial sense for household electrical goods. The Office of Fair Trading (OFT) has found that warranties add around 50 per cent to the cost of electrical items. However, you probably won't ever need to make a claim. We've found that more than 80 per cent of washing machines don't break down during a five-year warranty period. Other goods, such as TVs and VCRs, can be even more reliable. The OFT has now produced a leaflet – *Extended warranties. Do you need one?* It explains what extended warranties are, how much they are likely to cost and what your rights are. The OFT advises consumers to think before they buy extended warranties. You'll find the leaflet at www.oft.gov.uk and in shopping centres.

The government has said that, from October 2004, the Financial Services Authority will take over the regulation of general insurance. It looks like most extended warranties won't be covered by the regulation, but we're involved in the consultation and will keep you informed of any developments.

Ernie joins the digital age

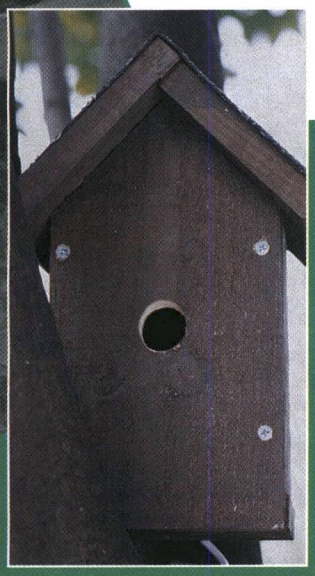
If you're one of the 40 per cent of *Which?* members who owns some National Savings premium bonds, you could have won a prize worth up to £25,000 and not even know it. National Savings and Investments (NS&I), the new name for National Savings, has launched an enhanced version of its website to help people claim prizes. The new site www.nsandi.com lets you check online to see whether you have won some of the staggering £21.6 million of unclaimed prizes.

To find out whether you've won, you simply have to enter your premium bond numbers into the site and it will tell you instantly. If you've lost or don't know your numbers, you can download a form, fill in your details and send it off to NS&I. It will search for your premium bonds for free and let you know whether you've won.

The site also has information about the whole range of NS&I's products. There's a calculator that will show you the return on the various investments, and its product chooser helps you find the most suitable product from its range of savings accounts, Isas and bonds. Bear in mind, however, that interest rates aren't always the most competitive.

It's a shame that the new site doesn't allow you to buy all of its products online. It would be useful if you could buy premium bonds online, for example.

PHOTOGRAPHY JONNY THOMPSON, ALAMY, GETTYONE STONE



The infrared camera inside the Cambox bird box, above, is designed to transmit footage of eggs being laid, chicks being fed, and anything else that goes on in the nest

Foiling mobile phone thieves

A new database could help ring time on mobile phone thefts. Last month, the mobile networks launched a new index of mobile phones – the Central Equipment Identity Register (CEIR). It stores the International Mobile Equipment Identity (IMEI) – which is a unique identification number for your handset. If your phone is stolen, you can ring your phone operator and they'll put a block on the handset – stopping it being used on any UK network.

This, together with a new law, should make a stolen phone worthless. The Mobile Telephones (Re-programming) Act 2002, which was passed in the autumn, means it's an offence to reprogram a handset with a new IMEI number.

If you own a mobile, you should make a note of the handset's IMEI number – it's a 15-digit code that can be accessed by keying *#06# or by looking behind the battery. Keep the number in a safe place, separate from your phone. Also make a note of your network's customer services so that you can report a stolen phone quickly.

Hopefully, the new system will make phone theft a thing of the past, but over a quarter of all robberies involve mobile phones, so be alert and take sensible precautions. If you're not using your phone, keep it out of sight. Use it discreetly – don't, for example walk along a crowded street typing out a text message.

New measures should make mobile phones less attractive to thieves

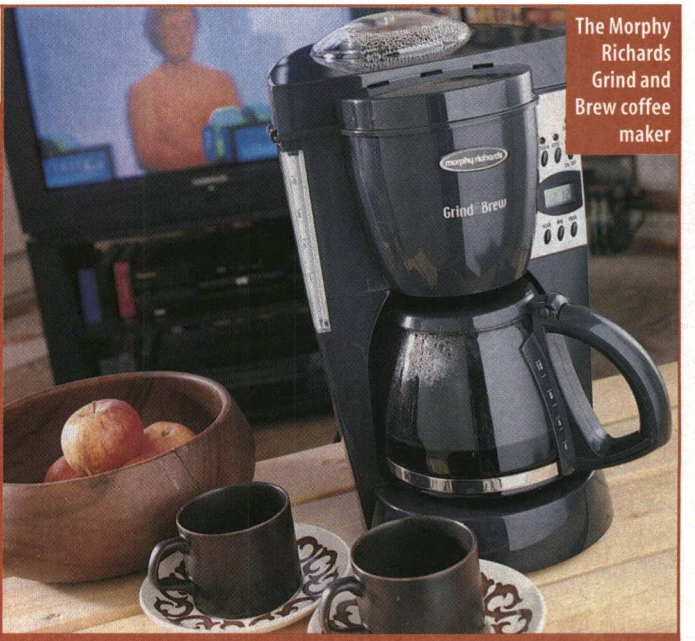
COFFEE TO GO

What better to wake you up in the morning than the delicious taste and aroma of freshly brewed coffee? The Morphy Richards Grind and Brew coffee maker (£60 from Argos) features an integrated grinder so you can make coffee from beans as well as pre-ground coffee. It also has a digital timer, which means you can set the machine to grind and/or brew any time in the following 24 hours.

We asked a coffee expert to run his eye and taste buds over the coffee brewed by the machine. The expert felt the machine made a perfectly acceptable cup of coffee and that the quality of the brew made from beans was noticeably better than that made with pre-ground coffee. Seven other people who tasted the coffee in a blind taste test also noticed a difference between the pre-ground and freshly ground coffee – where they indicated a preference, in most cases it was for the freshly ground coffee.

We asked six people to try the coffee maker at home, and they all found it easy to assemble and operate and gave the timer a big thumbs up. The instructions were easy to follow, but some users found it difficult to work out how much coffee to use – there is some confusion in the instructions over how much coffee you can make per scoop of beans.

Most users thought that it took a bit of effort to clean all of the parts, and our coffee expert was particularly concerned that condensation formed in the grinding chamber, making it much harder to clean. He worried that, without fastidious attention to cleaning, people would end up with stale grounds contaminating the taste of their lovely freshly ground brews. All in all, this coffee maker produces a nice cup of freshly ground coffee. But none of our testers said they would buy one as they felt it was bulky, pricey – and an unnecessary luxury.



The Morphy Richards Grind and Brew coffee maker

The Black & Decker cordless drill/driver has a 180° swivelling head

Round the bend

We couldn't resist trying the Black & Decker HP9096 cordless drill/driver, with its unique 180° swivelling head.

It can generate the torque (turning force for drilling or screwing) at up to a 90° angle to the handle, improving access in difficult-to-reach areas. For working above head height and securing something to the underside of a shelf, it's much more comfortable to use than a standard drill, and avoids awkward twisting of your wrist. However, it's quite bulky (nearly twice as heavy as a typical cordless screwdriver), though it's fairly well balanced whatever angle it's set at. The switch gives reasonable speed control, but it's too large to allow good grip to the handle – it's particularly awkward at extreme angles.

The novel hexagonal bits were easy to change, but you can't use

CLEANING UP THE ENERGY MARKET

A new scheme aims to put an end to dodgy tactics used to encourage consumers to switch energy suppliers.

EnergySure is a new accredited training scheme for energy sales agents. It was launched in July by the Electricity Association (the trade body for the electricity industry) in a bid to raise standards in telesales and face-to-face selling for gas and electricity.

The scheme is the first of its kind and takes many steps in the right direction. Unfortunately, membership is voluntary. The following companies have joined the pilot scheme: London Electricity Group (which includes Virgin Energy), Powergen, Scottish Power, TXU Energi (recently bought by Powergen), British Gas, Innogy and Atlantic Electric & Gas. Accredited agents can display the EnergySure logo.

Ironically, London Electricity and Atlantic Electric & Gas, along with Npower, top Energywatch's latest league table for complaints about direct selling. Hopefully, joining this scheme means they are committed to cleaning up their acts.

Agents must complete training in a variety of subjects, including customer rights, energy market information and sales techniques. They must then pass a test before being registered on a central database. Member companies will be able to access the database to check records of prospective employees for their employment history. This should stop suppliers unwittingly hiring sales agents who have been fired by another company.

Agents are monitored by an external organisation and can be struck off the register if caught breaking the rules. They also have to pass tests once a year to keep their registration.

The pilot scheme will run until January 2003. If it's successful, it's hoped that more energy suppliers will join up. But we don't think the scheme can be truly effective until it's made compulsory for all energy companies to sign up.

ROUND UP

Priority energy services

If you're disabled, chronically sick or of pensionable age, you can apply to join the Priority Service Register. This is a scheme run by gas and electricity suppliers that gives special treatment to those who need it most. Members are given access to such benefits as priority help if their gas supply is disrupted, a free annual gas safety check on appliances, and a personal password scheme so that they can identify genuine energy company staff from bogus callers. If you think you're eligible, ring your energy supplier and ask for an application form.

TWO TRADE BODIES LEAD THE WAY

You might think that choosing a company that's a member of a trade association will afford you greater protection if anything goes wrong, but that's not always the case. For this reason, the Office of Fair Trading (OFT) has recently introduced a new approval system for codes of conduct.

If a trade body wants OFT recognition, it must show that its members meet consumer protection standards. Codes should include rules on clear terms and conditions, details of warranties or guarantees and, importantly, some form of redress if things go wrong.

To meet the first stage, trade associations must show that their code makes life easier for consumers and tackles dodgy trading practices in that sector.

The Vehicle Builders and Repairers Association (VBRA) and the Ombudsman for Estate Agents (OEA) are the first organisations to pass the first stage of the scheme. But to get OFT approval, VBRA and OEA have to demonstrate that they are enforcing the code and that members are sticking to the rules. This means trade groups will have to carry out mystery shopping or random inspections of companies.

Only time will tell if the OEA and VBRA codes are working and companies are sticking to the rules. But these trade associations should be congratulated for making a commitment to raising consumer protection. We hope more sectors will follow. And if you're looking for an estate agent or car body shop, you could do worse than choose one of their members.

conventional cylindrical bits – special ones are required. You're supplied with some in the pack, but you'll have to buy additional ones for other sizes.

For general use – driving screws and drilling wood – performance is comparable to a conventional 9.6V product and better than most lower-voltage (albeit cheaper) cordless screwdrivers. Overall, however, we feel that the benefits of the swivelling feature are outweighed by the drawbacks. We think that a less bulky cordless (pistol grip) screwdriver or a conventional short screwdriver might be better for difficult-to-reach areas.

It costs around £40 from high-street stores. Bit sets start at around £12.

The One for All Kameleon universal remote has an electro-luminous display

ALL AT THE PRESS OF A BUTTON…

Hot on the heels of the voice-activated remote we reviewed in October 2002's 'All Change', another innovation in universal remotes has hit the shops. The One for All Kameleon makes ease of use the priority. The command keys are presented as a backlit 'electro-luminous' display. And confusion about which key to press – a drawback with other universal remotes – is virtually eradicated. Once you've selected the device you're using – by pressing the appropriate button at the top of the remote– the display shows only the keys that are relevant to that device .

We're impressed with the Kameleon. You can set it up to operate six devices in your home (including digital TV receivers) using codes provided in the instruction manual. This is quite straightforward. Brand and model coverage is very good – it will work with 644 models of TV, for example. And we're told that the remote can be updated for new equipment either by internet download or over the phone. Once the remote is tuned to your equipment, it can be programmed with 'macro' commands (a sequence of tasks, such as to turn off your TV, VCR and satellite at the same time).

Using the remote is easy. It works from any direction, so you don't need to point it at the device you're operating. The display lights up as soon as you touch or move the remote and is clearly visible, even in low light. The keys are large and well spaced, too.

The Kameleon's a fun, easy-to-use and versatile remote and definitely worth considering. It costs £70 and is available online at **www.dixons.co.uk** or **www.dalepakdirect.com.**

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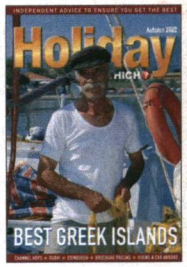
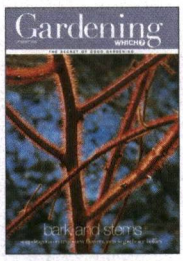
Holiday Which?



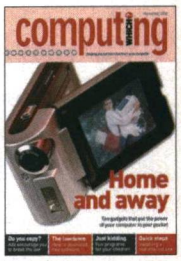
This best-selling magazine is published four times a year, and will help you to make every holiday a success. Superb destination reports that tell it like it is, plus free miniguides on every destination covered.

Gardening Which?



Inspiration and practical advice for everyone who loves gardens and gardening. Published ten times a year, you also get access to soil analysis and garden design services, 24-hour advice lines, free factsheets and much more.

Computing Which?



This new bi-monthly magazine gives independent recommendations on software, the internet and hardware. With problem-solving advice and tips, *Computing Which?* helps you make the most of your computer.

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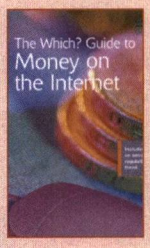

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THE LATEST MOBILES

We explain some of the emerging mobile technologies and look behind the hype to find which phones really are the best. And, on p20, we explain how to find the best tariffs for phoning, texting and web surfing

Using the first generation of mobile phones was something akin to shouting at a house brick. Then the world went digital and a second generation appeared. These are the '2G' phones most of us have today: smaller and more stylish than their forebears.

But at some point 2G was bound to become a victim of its own success. With more and more people already owning natty phones, how can manufacturers convince people they need to buy a new one? The answer, they think, is mobile data.

The first attempt, two years ago, was Wap. In a whirl of publicity, Wap phones promised to send and receive e-mail, and surf the 'Wap net', a network of cut-down, text-based websites. But because they were 2G phones – using networks designed for talking, not surfing – access was slow and Wap failed to live up to the hype.

Now a new service, GPRS (or 2.5G), has arrived. Because GPRS was designed with the internet in mind, connections can be as quick as a computer modem.

GPRS is seen by some as a stop-gap before a much quicker third-generation, or 3G, service. The first 3G phones are starting to appear, but networks are still at an embryonic stage.

SURF'S UP

GPRS offers access to Wap sites at much higher speeds. And you can surf the internet proper by linking your handset to a laptop or PDA.

It's an 'always-on' service, which means that you can set up the phones so e-mails arrive automatically – you don't have to log on to access them. It also means that if you receive a call while web surfing, it'll pause while you take the call.

Sound goods but, as ever, there's a catch. In our tests, GPRS access chomped through phone batteries in about half a day, so 'always on' isn't an ideal description. Fortunately, you can turn GPRS off.

And GPRS contracts are pricey. You pay for them on top of your normal voice tariff and your phone costs can easily mount up – at least £7.50 extra to look at about 30 web pages. If you just want to dabble in mobile data, consider buying an HSCSD-compatible phone. Orange's HSCSD is similar to GPRS, but you don't need a separate contract – see 'Tariffs for mobile web surfing and e-mail', p20.

OTHER FANCY FEATURES

Manufacturers are pushing a welter of new features to get us to do something with our phones other than talk into them. They've done it once with text messaging, but can they lead people by the nose into another big trend?

Multimedia messaging (MMS) allows you to send much longer text messages than the normal (SMS) service, as well as pictures and sounds.

As with GPRS, it all sounds like a tremendous hoot until you try to use it. Some networks let you send an MMS only to other MMS phones on the same network (though this is set to change soon). If the recipient's phone isn't MMS-compatible, they'll receive a message telling them where to view the picture on the internet.

Also, MMS services are fairly expensive. The sillier costs we warned about in September are now gone, but you can still expect to pay up to 40p a message. One of the cheaper tariffs is offered by T-Mobile. Depending on the monthly charge – £2.50 to £10.50 – you pay an average of 21p to 25p a message.

Some phones, such as the Nokia 7650 (pictured, right), have a built-in digital camera so you can take pictures and send them to your friends. If the idea grabs you, our advice is to wait a few months. Several new models are due out in the new year and we'll be testing them as they arrive, plus messaging prices may be less expensive by then.

Java is a programming language popular for creating moving images on web pages. Several

SonyEricsson T68i with add-on camera

PHOTOGRAPHY JONNY THOMPSON

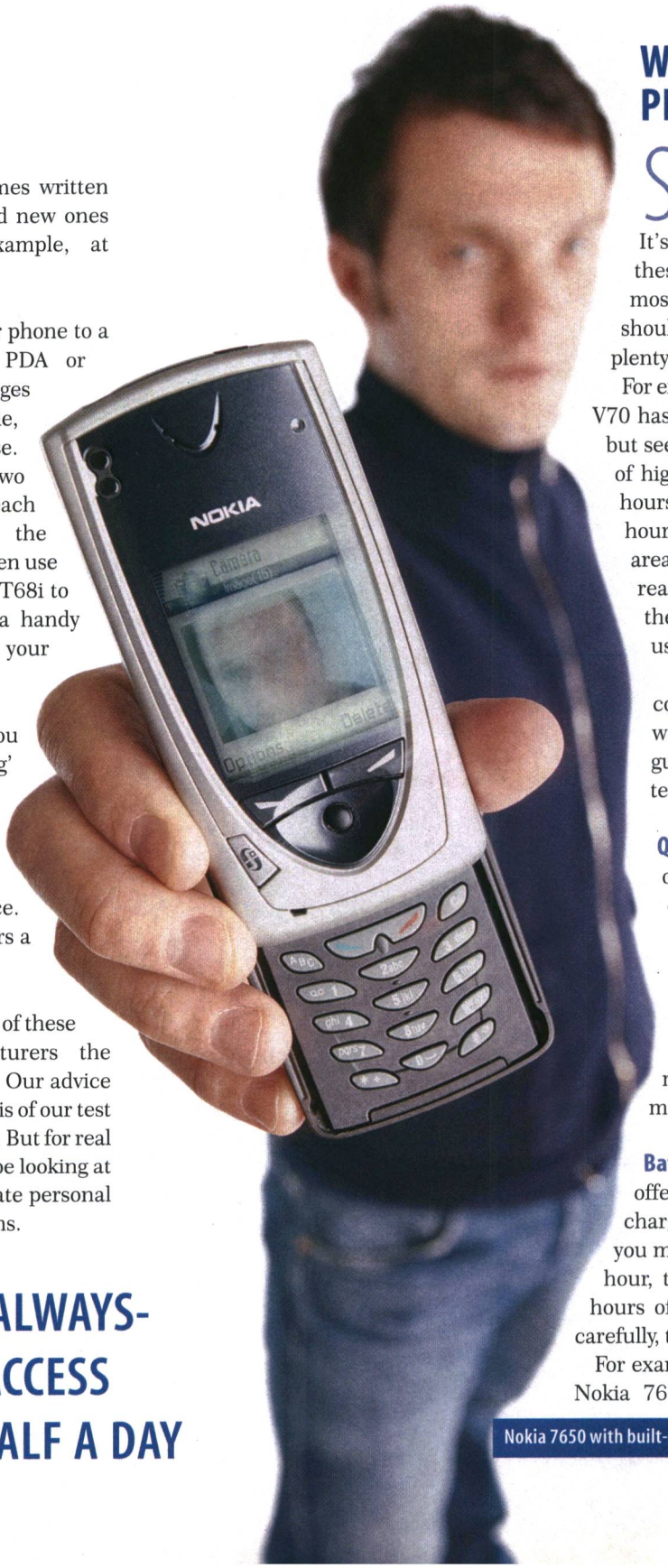
phones are supplied with games written in Java and you can download new ones from the internet (for example, at www.midlet.org).

Bluetooth wirelessly links your phone to a suitably equipped headset, PDA or laptop – say, for viewing web pages on the move. Unlike using cable, there are no irritating bits to lose. And unlike infrared, the two devices don't need to be in each other's line of sight. On the SonyEricsson T68i, you can even use Bluetooth to link to a friend's T68i to play 'Battleships'. It can be a handy feature, but it tears through your phone's battery life.

Polyphonic ring tones If you think phones should 'brrring' rather than launch into 'Bonanza', things are about to get worse. Polyphonic phones can play more complicated tunes and several notes at once. The Samsung SGH-T100 offers a wide range of such ring tones.

Only time will tell whether any of these features will get manufacturers the upgrading frenzy they're after. Our advice is to choose a mobile on the basis of our test results for texting and phoning. But for real gadget fans, next month we'll be looking at smartphones, which incorporate personal digital assistant (PDA) functions.

IN OUR TESTS, 'ALWAYS-ON' INTERNET ACCESS LASTED ONLY HALF A DAY



Nokia 7650 with built-in camera

WHAT SETS A GOOD PHONE APART?

Setting aside the gimmickry, mobile phones have come a long way in the last few years. It's difficult to buy a bad phone these days so, if you just want the most handsome or the smallest, you should be OK. But there are still plenty of differences to look out for.

For example, the distinctive Motorola V70 has been sculpted with a fine eye, but seems to sacrifice a lot at the altar of high design. Its battery life, at 33 hours, is the shortest on test by seven hours, and it struggles in weak signal areas. The screen's small, difficult to read and prone to reflections. And the volume control is awkward to use while talking.

So if fashion isn't your main consideration, it pays to pick a well-made phone. Here's our guide to using the results of our tests, shown on p18.

Quality of calls Sound quality is obviously important but there are only slight differences in the intelligibility of calls. A less obvious factor is how the phone fares in places where signal coverage is poor. Some phones can establish and maintain a link in mobile phone black spots much more happily than others.

Battery life Modern phones usually offer longer battery life between charges than most people need – if you make a few minutes of calls every hour, they'll typically give at least 40 hours of use. But once you look more carefully, there are important differences.

For example, some phones, such as the Nokia 7650, Nokia 8910 and Siemens

M50, take less than one and three quarter hours to recharge. By contrast, the Nokia 3510 has a great battery on paper but takes over three hours to recharge.

Phones also differ in the intelligence of their low-battery warnings, some giving too much notice, others not enough. The SonyEricsson T68i gives accurate and well-timed warnings, whereas a phone like the Philips Fisio 820 gives little notice when the battery is nearly empty.

Ease of use It's always a good idea to play with the phone before you buy it, to check the size and feel of the keypad.

However, it's also worth checking our scores for ease of texting and managing calls. The phones that score well for text messaging tend to be the ones with the biggest screens and the best-designed interface. For example, the SonyEricsson T68i can switch between three text sizes, so most of a long text message is on-screen.

All are OK for talking on, though the Philips Fisio 820's and Motorola V70's volume controls are difficult to use while talking. Differences in the ease of using the phone's memory are also slight. The three main offenders are the SonyEricsson R600 and T200, and the Sagem myX-5. They need a lot of key presses to store contact details and they're relatively poor at dealing with missed calls.

Many phones now have voice-activated dialling to make calls easier. You say the name of the person you're phoning and the mobile calls them for you. This generally works well, though some phones – such as the Motorola V60i and V66i – can be confused by similar-sounding names.

Mobile phones

		Motorola V60i	Motorola V66i	Motorola V70	Nokia 3510	Nokia 6310
Specification						
Price (£) – with contract	1▷	0-65	0-100	0-330	0-130	0-130
Price (£) – prepay	2▷		140-290	515	100-190	
Networks available with contract	3▷	O_2, Vodafone	O_2, Orange, Vodafone	O_2, Orange, T-Mobile, Vodafone	O_2, Orange Virgin, Vodafone	O_2, Orange, T-Mobile, Vodafone
Networks available with prepay	4▷	None	Orange, T-Mobile	Orange, Vodafone	O_2, Orange, Virgin, Vodafone	None
Weight (g)		110	82	80	107	111
Features						
Colour screen						
Voice-activated dialling	5▷	✓	✓	✓	✓	✓
Voice record		✓	✓			✓
Built-in radio		✓[1]	✓[1]	✓[1]		
Use in the US	6▷	✓	✓			
GPRS	7▷	✓	✓	✓	✓	✓
HSCSD	8▷					✓
MMS	9▷				✓	
Camera						
Java	10▷	✓	✓			
Bluetooth	11▷					✓
Infrared	12▷					✓
Performance						
Sound quality		○	☆	○	○	☆
Reception in weak signal areas		☆	☆	○	★	★
Battery life and charging	13▷	★	★	☆	☆	★
Portability	14▷	☆	★	☆	☆	○
Ease of managing calls		☆	☆	☆	☆	★
Ease of text messaging		○	○	◒	○	☆
Overall ease of use	15▷	☆	☆	☆	☆	☆
Durability	16▷	★	★	★	★	☆
Total test score		69	73	63	70	74
Information						
Additional notes		1 Special headset required (£40)	1 Special headset required (£40)	1 Special headset required (£40)		

BEST BUY

There's been a flood of new models in recent months, many pushing interesting selling points.

For example, the Nokia 7650 boasts a built-in camera, though it's too bulky to be easily carried around. The ultra-expensive Nokia 8910 is easy on the eye, but its titanium casing is heavy and the sliding fascia reveals a rather nigglesome keyboard.

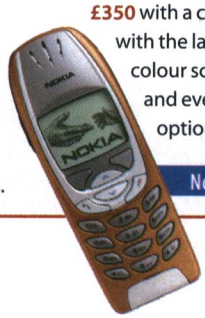
Despite such flash new models, two of our Best Buys are familiar favourites. The Nokia 6310 and the SonyEricsson T68i, both Best Buys from our last test, are becoming established classics.

The **Nokia 6310** (**£0** to **£130** with a contract) is a reasonably priced all-rounder. The menu is elegantly designed, and battery life and reception in weak signal areas are excellent. Sound quality is slightly muffled but made up for by impressive volume. A newer version, the Nokia 6310i, features triband, so it can be used in the US.

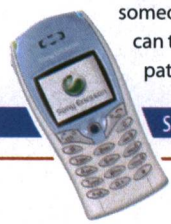
The **SonyEricsson T68i** (**£0** to **£350** with a contract) is packed with the latest goodies – colour screen, MMS and even an optional add-on digital camera (£130) – but it's also just a great phone. Sound quality and reception in weak signal areas are as impressive as the Nokia 6310's. Battery life (about 59 hours) is superb and its low-battery warning is accurate and helpfully timed. The colour screen is impressive – generously sized and with few reflections. It's a triband phone so it can be used in the US. On the downside, storing someone's number can try your patience.

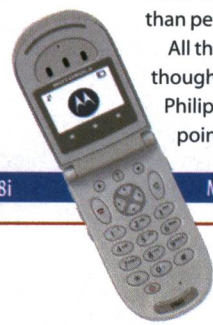
If you want a prepay phone that's not too expensive, try the **Motorola V66i** (**£140** to **£290** with prepay). It has plenty of features for the price – including a built-in radio and triband – and it's the most portable phone on test. Battery life with the radio on is about 18 hours. It's poor for texting because of its small display and its voice-activated dialling is less than perfect.

All the other phones are fine, though the Motorola V70 and Philips Fisio 820 have more bad points than most.



Nokia 6310


SonyEricsson T68i


Motorola V66i

Nokia 7650	Nokia 8310	Nokia 8910	Philips Fisio 820	Sagem myX-5	Samsung SGH-T100	Siemens M50	SonyEricsson R600	SonyEricsson T200	SonyEricsson T68i
0-450	0-280	270-460	0-130	0-150	0-280	0	0-100	0	0-350
550	280-400		150-200	130-150	220-300	100-240			250-385
O_2, Orange T-Mobile, Virgin, Vodafone	O_2, Orange, T-Mobile, Virgin, Vodafone	O_2, Vodafone	O_2, Orange	Orange, T-Mobile, Virgin	O_2, Orange, T-Mobile, Vodafone	O_2, Vodafone	O_2, Virgin, Vodafone	O_2, Vodafone	O_2, Orange, T-Mobile, Virgin, Vodafone
O_2, Orange T-Mobile, Vodafone	O_2, Orange Fresh, T-Mobile, Vodafone	None	Orange	T-Mobile	O_2, T-Mobile, Virgin	O_2, Vodafone	None	None	Orange, Virgin, Vodafone
155	84	112	87	93	110	96	84	83	86
✓			✓	✓	✓				✓
✓	✓	✓	✓		✓				✓
✓	✓	✓	✓		✓				✓
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☆	☆	☆	☆	○	☆	☆	○	○	☆
★	★	★	★	★	★	☆	★	★	★
65	71	70	63	65	71	67	68	68	72

1 Optional add-on camera for £130

Motorola V60i

Motorola V70

Nokia 3510

Nokia 7650

Nokia 8310

Nokia 8910

Philips Fisio 820

Sagem myX-5

Samsung SGH-T100

Siemens M50

SonyEricsson R600

SonyEricsson T200

NOTES

We've tested phones offering GPRS or colour screens. Phones highlighted in **red** appear in the Best Buy Guide, opposite.

Specification

1 Typical price range for the handset if you sign up to a monthly contract.
2 Typical price range for the handset if you choose a prepay or 'pay-as-you-go' package.
3 Networks offering this phone as a monthly contract package.
4 Networks offering this phone as a prepay or 'pay-as-you-go' package.

Features

5 The phone recognises your voice and dials the appropriate number automatically.
6 Triband phones, which can be used in the US.
7 See 'Surf's up', p16.
8 See 'Tariffs for mobile web surfing and e-mail', p20.
9 Feature for sending and receiving pictures, sound, and long text messages. See 'Other fancy features', p16.
10 Can play Java-based games. See 'Other fancy features', p16.
11 Can link to other Bluetooth equipment, such as laptops, in the immediate vicinity. See 'Other fancy features', p16.
12 Can link to other infrared equipment in line of sight.

Performance

13 Includes battery life, charging time and low-battery warning.
14 Based on dimensions and weight of handset.
15 Includes quality of display, ease of calling and texting, keypad, menu system and instructions.
16 Includes resistance to dropping, rain, sweat and humidity.

KEY

★ ☆ ○ ◒ ●

best ⟷ worst

✓ has this feature

TOTAL TEST SCORE

This ignores price and is based on:

Sound quality	20%
Reception in weak signal areas	20%
Battery life and charging	20%
Portability	25%
Overall ease of use	10%
Durability	5%

CHOOSING THE RIGHT TARIFF

Deciding on a phone is only half the battle. You also have to find a tariff – not easy when there's more than 250 to choose from

Picking the wrong tariff could cost you £100 extra a year, but choosing the right one is complicated. Happily, our website, www.switchwithwhich.co.uk, can find the best tariffs and help you to switch.

There are two main choices: prepay (also called pay-as-you-go) or contract. With prepay, you buy the phone and pay for calls as you go along. With a contract, the handsets are subsidised, but you sign a 12-month contract and pay line rental.

PREPAY

Prepay tariffs are ideal if you want a mobile only for emergencies or to receive calls. They're also handy for parents who want to manage their children's call costs.

But prepay handsets are expensive and the choice is limited. And call charges are usually higher than with contract tariffs. If your bill is more than £15 a month and you use your phone more than three minutes a day, you might save money with a contract.

Ways to pay With a prepay tariff, you usually pay in advance by buying vouchers. Most networks also let you register a bank card, so you can call an automated number to top up your call time. Or you can use a free electronic swipe-card, which lets shops automatically credit your phone.

Fresh (from Carphone Warehouse) and Virgin let you pay in arrears by direct debit, like a contract but with no line rental.

Choosing a tariff There are two types of prepay – traditional and stepped. Traditional tariffs are expensive at peak times but cheaper in the evening (after 7pm) and at weekends. Stepped tariffs don't take into account the time of day. You pay one rate for the first few minutes each day, then a lower rate after that.

T-Mobile offers a different type of stepped tariff. The cost per minute is worked out by how much you use your phone each month, rather than each day. This tariff is suitable only if you use your phone fairly often but don't want the hassle or bind of a contract.

Switching To switch from prepay to a contract, you can normally just contact the provider offering the best deal. If you're happy with prepay, you can usually switch networks by buying a new Sim card, the memory card needed to activate a phone. New Sims cost between £5 and £30.

If your phone is locked to your current provider, contact the provider to unlock it.

TARIFFS FOR MOBILE WEB SURFING AND E-MAIL

You can access Wap sites on any tariff – using inclusive minutes or paying about 10p per minute. But if you want to use GPRS (see p16), you have to pay for an additional data tariff.

GPRS tariffs charge for the amount of information you download rather than the time spent downloading. This is measured in megabytes (Mb). As a rough guide, 1Mb is equivalent to about 1000 Wap pages or 30 proper web pages.

The monthly fee usually includes a certain amount of data. For example, with the Orange GPRS 'Bundle 1', £4 a month allows you to send and receive 0.5Mb. You pay for any additional data beyond this. So, after roughly 15 web pages, you pay £8 per Mb – that's about 27p per web page.

As with voice tariffs, the more you pay each month, the more inclusive data you get and the lower the additional charges. Orange 'Bundle 5' costs £15 a month and gives you 5Mb of data. Additional access costs £3.50 per Mb.

Vodafone offers two packages which let you pay only for the information you use – one at £7.49 per Mb, the other (available only with some voice tariffs) at £2.35 per Mb. O_2 offers a similar package for 'Wap starters', but at an extortionate £20 per Mb.

HSCSD

Orange's HSCSD is an alternative to GPRS. It downloads at roughly the same speed but it isn't 'always on' and you pay for connection time rather than information downloaded. The advantage for mobile data newcomers is that you don't need a special tariff – just a normal contract with Orange.

HSCSD calls are charged at 25p a minute. This works out at around £1.25 to download 1Mb, so it's cheaper than most GPRS tariffs. If you spend more than about three hours using HSCSD, try Orange's 'High Speed data plan', which charges £10 a month but reduces costs to 20p a minute.

Few phones can use HSCSD, so if you think it sounds like a good way of dipping your toe into the mobile internet, check the table on p18 before buying.

GPRS tariffs

	Monthly cost (£)	Inclusive monthly download (Mb)	Price per additional download (£ per Mb)
O_2			
Wap starter	4		20
Wap surfer	8	1	3.99
Web surfer	14	4	3.49
Web & work	24	12	1.49
Web Professional	47	36	1.16
Orange			
Bundle 1	4	0.5	8
Bundle 5	15	5	3.50
Bundle 10	25	10	2.50
Bundle 15	30	15	1.50
Bundle 30	47	30	1.35
Vodafone			
Starter			7.49
Select[1]			2.35
GPRS1	7.49	1	5.12
GPRS 5	17.50	5	3.58
GPRS 15	28	15	1.84

1 Available only with Vodafone 200 and above. We haven't included any very high usage tariffs, which are aimed mainly at business users.

O_2 charges £15 for this and T-Mobile £35. However, Orange and Vodafone prepay phones can't be used on other networks.

CONTRACTS

Our research shows that almost ten million prepay users would be better off on a contract – mostly people who use their mobile phone for more than three minutes a day.

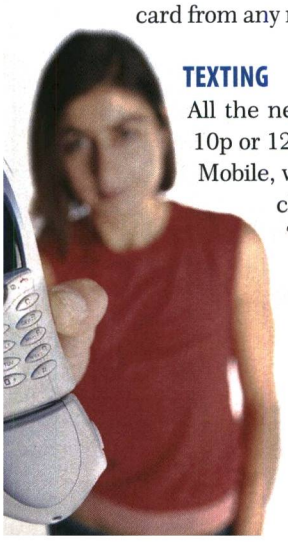
Handsets are either free or cheap, and there's a wide selection from which to choose. So contracts are a good choice if you change phones every year or so to keep up with the latest technology.

Choosing a tariff All contract tariffs include line rental, a fixed monthly fee that can range from £5 to well in excess of £50.

This charge usually includes a number of free minutes call time. The number of minutes is normally proportionate to the cost of line rental. So, £13 a month might get you 300 minutes to use off-peak, or 20 minutes to use any time. A more expensive £25 line rental will get you between 150 and 200 minutes of calls to use at any time.

Switching Contracts bind you to a network for a year, but most networks let you swap between their tariffs – so you might be able to save money even if you're mid-contract. And remember: after 12 months, you're free to switch to a different network. You can usually keep your number, so ask your current provider for a Port Authorisation Code to give to your new provider.

If your contract ends and you want to convert it to prepay, you can fit a new Sim card from any network.



TEXTING

All the networks charge around 10p or 12p a message, except T-Mobile, which sometimes offers cheaper rates for texts to T-Mobile phones. And they all offer text bundles. This usually works out cheaper, at an average of around 6p or 7p a message.

Switch with Which?

Campaigning to get you the best deal

With some products and services, it's easy to stick with the same company year after year and miss out on big savings and better service elsewhere. **switchwithwhich.co.uk** aims to change all that.

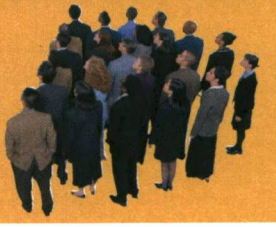
Our research showed that switching products such as **current accounts, energy suppliers** and **mobile phone tariffs** is easier than you think – and this free interactive online service will make it easier still.

Each switch could save you tens or even hundreds of pounds a year – and you're likely to get a better service into the bargain. We want to help you get a better deal – and make the 'bad buy' companies sit up and take notice. So don't stick with it – get switching!

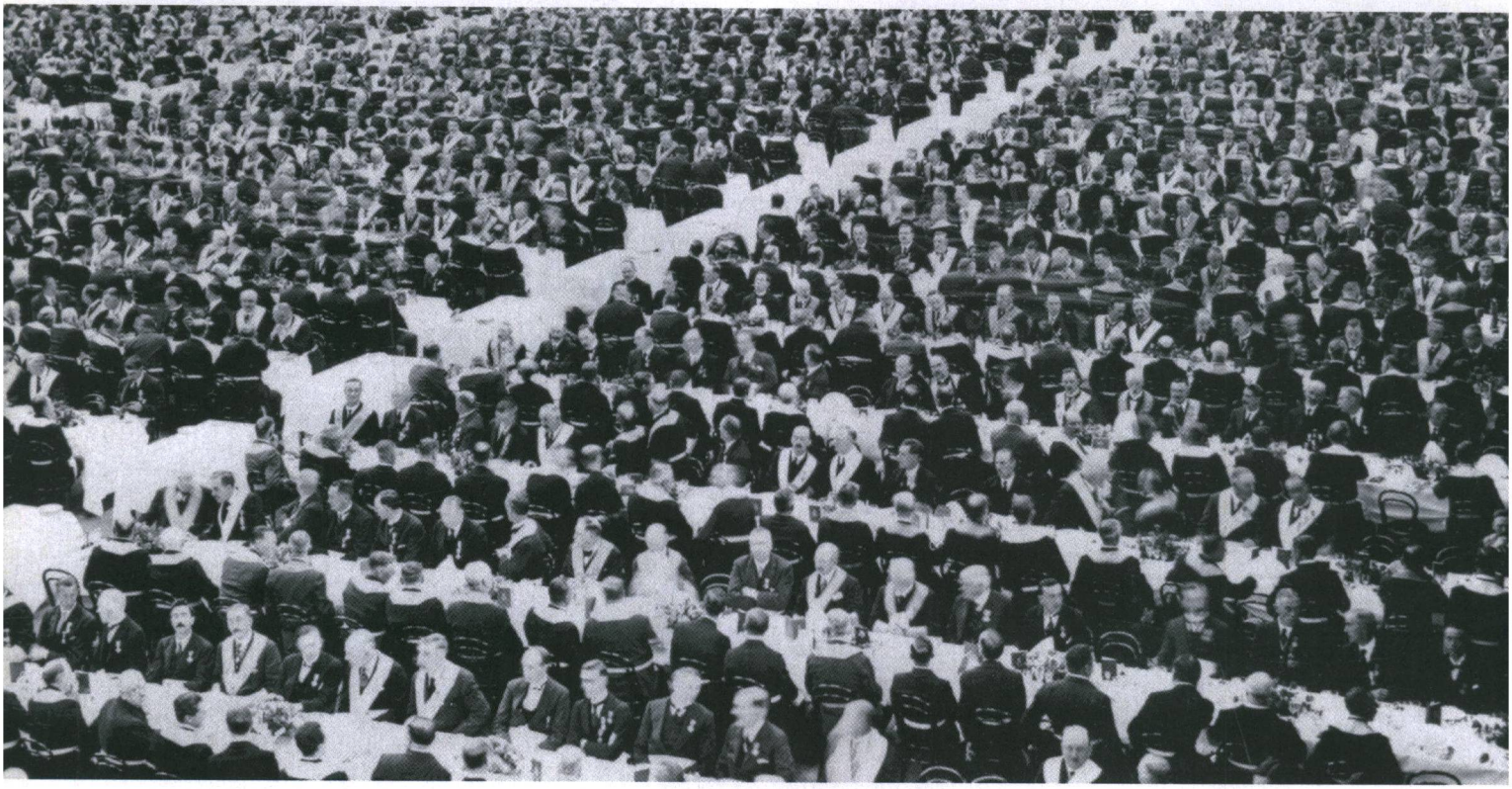
Visit our website today and find out if you'd be better off by switching:

switchwithwhich.co.uk

ENERGY SUPPLIERS
CURRENT ACCOUNTS
MOBILE PHONE TARIFFS



WHICH? Consumers' Association



Having a few friends round for Christmas?

If all you want for Christmas is time to relax and enjoy good company, why not treat yourself to a dishwasher?

Lindsey Smith finds the dishwashers that will save you time without leaving anything behind

'Tis the season for a day of pigging out with friends and family, and a week of washing up. If you're waking up on Boxing Day to a kitchen full of dried-on brandy butter and port, a dishwasher is just what you need to free up the holiday.

And a dishwasher is for life, not just for Christmas – you could save three weeks a year that you'd otherwise spend chained to the kitchen sink. Plus, the most efficient use just two bowls of water and less than 10p-worth of electricity per wash.

We've taken a look at 16 dishwashers priced between £186 and £400 – and found that spending more money doesn't mean cleaner dishes.

SMALLER OPTIONS

A full-sized dishwasher is 60cm wide and usually accommodates 12 place settings. One place setting is typically ten pieces of crockery and cutlery.

If kitchen space is at a premium, there are smaller models available. Slimlines are only 45cm wide and take between seven and nine place settings. Compact, or table-top, models take four to six place settings, aren't much bigger than a microwave and are designed to sit on a work surface or draining board. A table-top model can be a good idea if you want to avoid too much bending down when loading and unloading your crockery.

We've included 11 full-sized, three slimline and two compact models in our tests. Two of the slimline models cleaned fairly well. But the compact models scored only average marks – there were noticeable flecks of dried-on food left on the dishes after the wash.

FEATURES WORTH HAVING?

There are several features that make a dishwasher more convenient. We've given details of the most useful features for each model on p24.

Flexibility Adjustable or removable plate racks make it easier to fit in large items such as saucepans. A height-adjustable upper basket gives extra flexibility. The best designs – the Candy and the full-sized Whirlpool – allow you to adjust the height of the basket without removing it from its runners and slotting it back in again. On these two machines, the upper baskets can also be tilted – with one side higher than the other – to accommodate different combinations of large items. Another useful feature is a hinged cup rack on the upper basket, which lets you either wash cups double-decked or wash one row of taller items.

Child lock Dishwashers use strong chemical detergents and scaldingly hot water, yet few models have child-safety locks to stop the door being opened while the

PHOTOGRAPHY GETTY-ONE STONE

machine is cleaning. We think that locks like this should be mandatory on all dishwashers.

Fuzzy logic Some machines use sensors to detect how dirty the water is and adjust the program accordingly. In previous tests, we've found that these 'fuzzy logic' programs gave less than ideal results. But this time around fuzzy logic gave good clean dishes for all three models recommending it for normal use – the full-sized Bosch, Siemens and Whirlpool models.

Indicator lights Dishwashers need rinse aid, to speed drying and prevent watermarks, and dishwasher salt, which is used by a built-in water softener. Without them, drying results suffer and you risk damaging the machine. So it's useful if the dishwasher has lights to warn you when the rinse aid and salt need topping up.

On a related note, you'll need to alter the setting of the water softener, depending on the hardness of the water in your area. Contact your water company to find out the level of water hardness where you live.

Less useful features In previous tests, we've found that 'active drying' doesn't always dry your dishes better than a standard drying program. We've also found that 'half-load' programs save only between 10 and 25 per cent on water and energy – so they're much less efficient than waiting until you've got a full load.

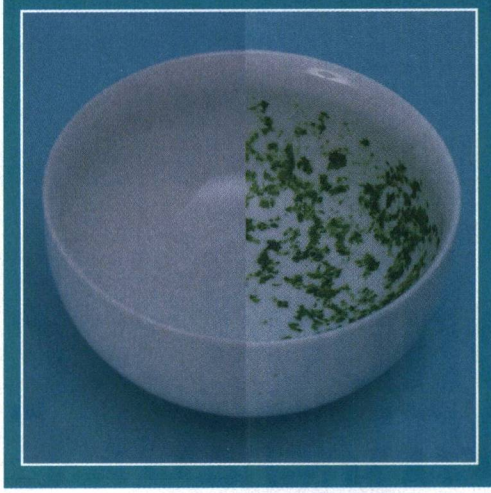
THREE-IN-ONE DETERGENTS

Three-in-one dishwasher tablets provide all the consumables a dishwasher needs (detergent, rinse aid and dishwasher salt) in one handy tablet. But three major manufacturers – Beko, Bosch and Miele – advise against using three-in-one detergents in their machines. Problems resulting from the use of these products, such as poor drying results and damage to the machine, aren't covered by their warranties. Other manufacturers – AEG and Zanussi – say three-in-ones shouldn't be used with short programs because they don't dissolve quickly enough.

We recommend that you follow the manufacturers' advice about using three-in-ones. For example, Hotpoint and Indesit recommend adding extra salt if you live in a particularly hard water area. Detergent manufacturers echo this advice, though the definition of what counts as hard water isn't always stated.

If you do opt for three-in-ones, make sure you read the instructions for both the dishwasher and the detergent carefully. Not all 'three-in-ones' contain all three components. For example, some might have a double dose of detergent and a rinse agent but no salt. If in doubt, contact the manufacturer's helpline.

DOING THE DIRTY



We smeared thousands of dishes and items of cutlery with hard-to-shift foods, such as porridge, egg and spinach. We coated glasses with milk, cups with tea, and left the whole lot in a thermal cabinet for two hours. We tested the machines using the recommended programs for normal use.

Best on test was the £230 Indesit (results pictured, far left), though it took over two hours to finish cleaning. The worst, despite costing £400, was the LG (results pictured, near left).

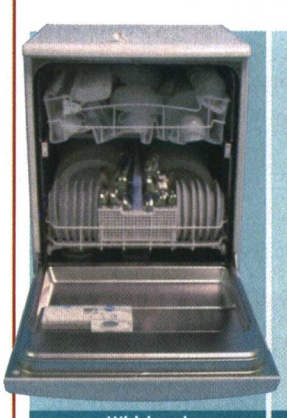
BEST BUY

The Indesit D 63 (UK), £230 from the Co-op, is one of the cheapest full-sized models on test but still produced the best cleaning results. However, our reliability survey has shown that Indesit is one of the brands of dishwasher most likely to break down, so we're not recommending it as a Best Buy.

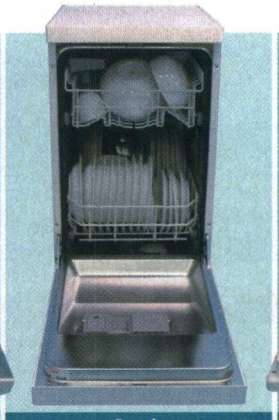
If you want a more reliable brand, try the **Whirlpool 6th Sense ADP 5966**. It cleaned well, has a good range of programs and features, and is economical to run. It's also one of relatively few models on test that can cope with 27cm plates and 23cm glasses at the same time. It's available for **£270** from Currys.

If you're pushed for space, the **Bosch SRS43A02GB Classixx** is the best slimline model. It cleans well and has a good range of features. It's widely available in the high street for **£299**, but *Which?* members can buy it online for **£257** from www.valuedirect.co.uk/which. If you want a compact dishwasher, the **Zanussi Studio Line DCE5655** has ousted the Bosch SKT5002GB as our Best Buy, though its cleaning is still only average – there were significant amounts of dried-on food left on dishes after the wash. It's **£300** from Comet or **£260** from www.valuedirect.co.uk/which.

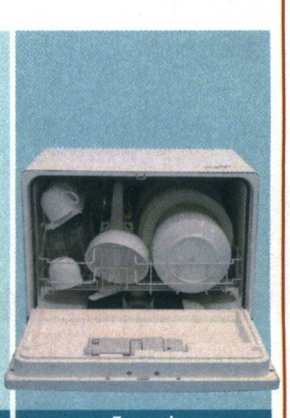
We were less than keen on two of the dishwashers. The LG LD-12BS6 is a definite no-no because of its poor cleaning. The Siemens SE24A230GB is a perfectly good machine but has all its controls and displays mounted on edge of the door. This gives it an attractive, control-free look when it's shut but means it's impossible to use the controls while the machine is on – so, for example, it's tricky to add dishes you forgot to put in.



Whirlpool 6th Sense ADP 5966



Bosch SRS43A02GB Classixx



Zanussi Studio Line DCE5655

AEG Favorit Sensorlogic 50730

Beko Ecocare D 3421FW

Bosch SGS4 3A 12GB Exxcel

Candy Double Quick CD934

Hotpoint Aquarius DWF 33

Siemens SE24A230GB Extraklasse

Whirlpool 6th Sense ADP 5966

Zanussi IZZI

Bosch SRS43A02GB Classixx

Indesit D 41 (UK)

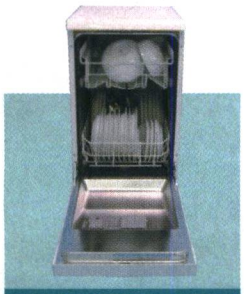
Dishwashers

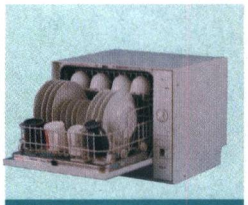
		Full-sized								
		AEG Favorit Sensor-logic 50730	**Beko** Ecocare D 3421FW	**Bosch** SGS43A12GB Exxcel	**Candy** Double Quick CD934	**Hotpoint** Aquarius DWF 33	**Indesit** D 63 (UK)	**LG** LD-12BS6	**Miele** G 638 PLUS	**Siemens** SE24A230GB Extraklasse
Specification										
Price (£)	1▷	300	186	329	*290*	299	230	400	380	350
Height x width x depth (cm)	2▷	85x60x60	85x60x60	86x60x60	85x60x60	85x60x60	86x60x60	85x60x60	85x60x60	86x60x60
Number of place settings		12	12	12	12	12	12	12	12	12
Claimed energy-label rating	3▷	ABB	BBB	AAB	AAB	ABC	AAB	AAA	ABC	AAB
Features										
Economy program		✓	✓	✓	✓	✓	✓	✓	✓	✓
Lower temperature program		✓		✓		✓		✓		✓
Half-load program					✓		✓	✓		
Intensive program		✓	✓		✓		✓	✓	✓	
Delicate program		✓			✓		✓	✓		
Rinse-aid refill light	4▷	✓		✓	✓	✓	✓		✓	✓
Salt refill light	4▷	✓		✓	✓	✓	✓	✓	✓	✓
Adjustable/removable rack(s) in lower basket	5▷	✓	✓			✓		✓		
Height-adjustable upper basket	5▷	✓	✓	✓	✓	✓	✓	✓		✓
Rinse-and-hold option	6▷		✓	✓	✓	✓	✓	✓	✓	✓
Delay timer	7▷	✓		✓				✓		✓
Child-safety door lock	8▷			✓					✓	
Convenience										
Using the door		○	☆	☆	○	○	○	○	☆	☆
Loading/unloading	9▷	★	☆	☆	☆	☆	☆	☆	☆	☆
Detergent dispenser	10▷	☆	☆	○	☆	○	☆	○	★	○
Rinse-aid dispenser	10▷	○	●	○	◒	○	◒	○	☆	○
Ease of maintenance	11▷	○	○	○	○	○	○	○	○	○
Can fit large plates and tall glasses	12▷		✓		✓				✓	
Performance										
Cleaning	13▷	☆	○	☆	○	☆	★	●	☆	☆
Wash time (minutes)		97	89	115	95	100	135	94	82	115
Annual cost of electricity (£)	14▷	33	37	33	26	35	30	37	38	33
Water per load (litres)		18	15	15	11	17	19	19	15	15
Program tested	15▷	Normal 50	Super 65	Auto 55/65	50 Daily	Normal 65	Normal Wash 1	Normal 65	Universal 55	Auto 55/65
Total test score		76	66	73	71	69	79	45	75	71
Information										
Additional notes			Also available in silver	Also available in silver		Also available in white, natural linen, silver and aluminium	Also available in silver	Also available in white and platinum		

Indesit D 63 (UK)

LG LD-12BS6

Miele G 638 PLUS


Whirlpool ADP530


Bosch SKT5002GB

Zanussi Studio Line DCE5655

		Slimline			Compact	
Whirlpool 6th Sense ADP 5966	**Zanussi** IZZI	**Bosch** SRS43A02GB Classixx	**Indesit** D 41 (UK)	**Whirlpool** ADP530	**Bosch** SKT5002GB	**Zanussi** Studio Line DCE5655
270	349	299	220	350	240	300
85x60x61	85x60x60	85x45x60	86x45x60	85x45x60	45x56x46	45x55x49
12	12	9	8	8	4	6
AAA	AAC	BAB	ABB	CBC	CBC	AAB
✓	✓	✓		✓	✓	✓
✓		✓	✓			✓
✓						
✓	✓		✓	✓	✓	✓
✓					✓	✓
✓		✓				✓
✓		✓		✓		✓
✓	✓	✓				
✓	✓	✓	✓	✓		
✓		✓	✓	✓	✓	
✓						✓
		✓				
☆	○	☆	☆	☆	☆	○
☆	☆	☆	☆	☆	☆	☆
☆	☆	○	☆	○	☆	☆
○	◒	○	◒	○	○	○
○	○	○	◒	○	☆	○
✓	✓					
☆	☆	☆	○	☆	○	○
93	86	101	136	102	80	90
32	40	33	25	32	18	21
14	20	19	16	16	11	8
Sensor Normal	Normal 65	Normal 65	Normal 55	Eco 65	Normal 65	Normal 65
77	68	71	61	68	60	67
	Also available in silver					Also available in silver

NOTES

Dishwashers highlighted in **red** appear in the Best Buy Guide on p23.

Specification

1 This is what you can expect to pay by shopping around. For models which aren't widely available, we give the manufacturer's guide price in *italics*.
2 The depth includes space taken up by hoses.
3 The first letter represents overall energy efficiency, the second and third represent performance and energy efficiency for cleaning and drying. An A indicates the best performance and a G is the worst. All relate to a program, chosen by the manufacturer, suitable for normally dirty dishes.

Features

4 Indicator lights warn you when the rinse aid and salt need topping up.
5 Adjustable racks and baskets increase the flexibility of the machine to accept different loads.
6 Rinses dishes as you add them throughout the day without doing a full wash.
7 This built-in feature allows you to take advantage of cheap-rate electricity. All the other machines can be plugged into a separate timer switch.
8 This lock prevents the door being opened during a cycle.

Convenience

9 Shows how easy it is to load the dishwasher and adjust racks and fittings to accommodate awkward items.
10 Shows how easy it is to access and use the detergent and rinse-aid dispensers.
11 Shows how easy it is to remove and clean the filters and spray arm.
12 Shows whether you can fit in large 27cm plates in the lower basket and tall 23cm glasses in the upper basket at the same time.

Performance

13 We smeared mince, spinach, porridge, egg yolk and margarine on to crockery and cutlery, and milk and tea on to glasses, cups and saucers. After drying on the food, we washed a full load in each machine, and then assessed how clean the load was. Ratings of ○ or below indicate that significant amounts of dirt remained on the crockery after the wash.
14 Annual electricity cost is based on running the machine once a day using standard-rate electricity.
15 We tested the dishwashers on the program recommended by the manufacturer for normally dirty tableware, with a maximum wash temperature of between 55°C and 65°C.

KEY

★ ☆ ○ ◒ ●

best ← → worst

✓ has this feature

TOTAL TEST SCORE

This score ignores price and is based on:

Cleaning	40%
Ease of use	30%
Time	10%
Water consumption	10%
Annual energy	10%

We've adjusted the total test scores of slimline and compact models' energy and water consumption so they can be directly compared with full-sized ones. As a result, their total test scores tend to be lower.

PRICE CHECK WHICH? extra

The price we give for Best Buys and in tables is the cheapest price we found in a survey of major high-street retailers. We also give the cheapest internet price we found for our Best Buys. For more details, see www.which.co.uk/whichextra. Internet prices, drawn from firms belonging to the Which? Web Trader scheme, include delivery.

IN THE FRAME

Our choice of cameras that take good pictures, stay in one piece – and won't break the bank

You don't have to pay through the nose for a camera that will do your photo album justice. We tested five APS and 20 35mm compact cameras. Most of these had a zoom lens, though three of the cheaper models had fixed lenses.

We were pleased to discover that Fujifilm's Zoom Date 90 (shown above) performed well overall and cost as little as £58, at Tesco. With a total test score of 73, this camera's performance and price tag are enough to put some of the more expensive competition to shame. Since doing our testing, Fujifilm has stopped making this camera, but it will be available in the shops until stocks run out.

At the other end of the price spectrum, two of the more expensive cameras on test disappointed. These were the £180 Canon Sure Shot Z155 and the £150 Kyocera Yashica Zoomate 90W. Although both these cameras produced good quality pictures, they were marked down for their poor performance in our durability tests (see 'Cracking cameras', right).

APS ACTION

APS cameras offer a couple of features that are different from their 35mm counterparts. They allow you to take three different sizes of photograph: the classic four-by-six 'C' format; a wider 'H' format (useful for getting a few extra people in); or a panoramic 'P' format. Some APS cameras also allow you to switch films mid-roll – the camera automatically positions itself to the next unexposed negative when a semi-used film is reinserted.

One of the other features normally associated with APS rather than 35mm is an index print. This is a single print that displays a 'thumbnail' picture of each of the photos on your film – useful for ordering reprints. However, many film processors now offer index prints for 35mm films (though you may have to pay extra for it). See 'Picture imperfect', *Which?*, August 2002, p30, for more on who offers index prints and choosing a good film processor.

Of the 25 cameras we tested this time, five were APS models. However, generally, they did not do as well in our tests as the 35mm models.

CRACKING CAMERAS

Our tests looked at a wide range of features, from how well the cameras focused, to flash performance and picture quality. But we also wanted to see how durable

PHOTOGRAPHY NICK WRIGHT

they were, so put them into a special machine which dropped them ten times from a height of 50cm on to a wooden surface. Two of the cameras, the Canon Sure Shot Z155 and the Kyocera Yashica Zoomate 90W, failed this test. We put three of each of these cameras through the durability test, but two of each had broken within ten drops.

FEATURE RICH

Many of the cameras on test have special features designed to help you take better pictures. However, some of them worked better in some cameras than in others.

When not to flash One of the factors that can affect the quality of your final print is whether you use a flash. Even if it's dark, you may be better off without.

As the light starts to fade, the flash on a compact camera generally kicks in automatically. However, a flash is usually effective only within a relatively short distance of the camera – less than five metres. If you use a flash for a shot focused on something beyond its range, it may actually produce a worse picture with poor exposure.

All the cameras on test have a flash override facility, to turn off the flash when you want to. The camera will automatically compensate by using a wide aperture and slower shutter speed. With the shutter opening longer to let more light in, you'll have to hold the camera very still or the

PICTURE PERFECT

SMALL WONDER

Have you ever wanted to capture intricate details in a photo, or fill your frame with the image of something small, such as a colourful insect or the morning dew? We compared the zoom cameras to find out which ones were best at zooming in on small objects. The picture on the left shows what you could achieve with the Minolta Riva Zoom 130. The one on the right shows the closest you could get with the Fujifilm Nexia 230 ix Z. There is a 'close-up' rating for each camera in the table on p29.

GREAT COMPOSERS

It can be hard to claim the skill of a natural-born photographer when stray objects appear mysteriously on the edge of photos or your compositions look unbalanced – yet it might not be your fault. We checked each camera to see how well what you see through the viewfinder matches up with the image that's captured through the lens (and the photo you end up with). In some cases there was a significant difference, as with the Fujifilm Zoom Date 125 Super. The picture on the left shows an image we saw through the viewfinder, but the one on the right is the shot that we got.

BEST BUY

Overall the cameras on test produced good pictures, with many models achieving total test scores in the 70s.

If you're after a fairly straightforward model, the **Fujifilm Zoom Date 90** is something of a bargain. It produced good pictures, and has a zoom range of 38-90mm. It's available in Tesco for **£58**, or online for **£47** at www.unbeatable.co.uk/which.

Of the other 35mm cameras on test, the **Olympus Superzoom 80G** produced some of the best quality pictures. It has a 38-80mm zoom range and costs **£79** from Littlewood Index or **£72** from www.unbeatable.co.uk/which.

We compared last year's Best Buy, the **Minolta Riva Zoom 115**, with the cameras in this year's test. With its 37.5-115mm zoom range, the Minolta remains a Best Buy – and it's now a bit cheaper, too. It costs **£99** from John Lewis and **£93** from www.unbeatable.co.uk/which.

The camera that achieved the best overall test score of 78 was the **Minolta Riva Zoom 160 Date**. It produced excellent pictures and had the largest zoom range (37.5-160mm). However, it also has a price tag to match, at **£230** from John Lewis. But if you can do without the date-stamp feature, a similar model without this is available for **£160** from www.unbeatable.co.uk/which.

Overall the 35mm cameras beat the APS ones this time. But if you're keen on APS features, go for the **Fujifilm Nexia 230 ix Z**. It costs **£70** at Boots, Dixons or Jessops, or **£64** at www.empiredirect.co.uk.

Fujifilm Zoom Date 90

Minolta Riva Zoom 115

Olympus Superzoom 80G

picture will be fuzzy. Alternatively, use a tripod or place the camera on something stable. You could also use the camera's automatic timer or remote control.

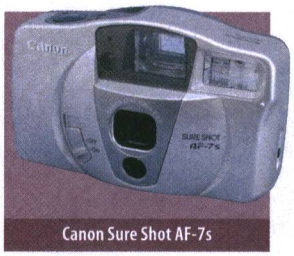
We tested each of the cameras to find out what distance the flash was effective up to. Some of the cameras on test wouldn't produce a good flash picture at a distance of more than 2m, while others were still effective at a distance of 5m or more. So the next time you take a picture in low light of something at a distance (for example, at a sporting event, or of a singer or band onstage), think twice about using the flash. Flash override can also be useful for trying some more artistic shots.

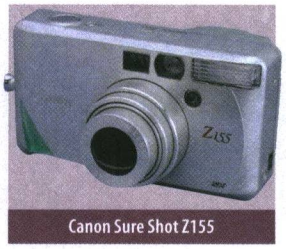
Reducing red-eye When you've got your prints back, have you noticed that some people have more 'red-eye' than others? It's not your imagination – red-eye is caused by the flash light bouncing off the blood vessels in your retina, and some people are more prone to this than others. And cats and dogs have a different pigment in their eyes, which causes a blue-eye effect instead of red-eye.

All the cameras had some sort of red-eye reduction feature, but some worked better than others. We tested them by taking photos of someone in a completely darkened room with the flash and checking how much red-eye each print had – see the table, opposite, for details.

Focus lock Compact cameras normally focus automatically on whatever is at the centre of the viewfinder. All the cameras we tested have a focus-lock feature which lets you override this. It's useful for focusing on something that you don't want to be in the centre of a photograph. For example, you may want to photograph a person against some dramatic background scenery, but not have the person in the centre of the picture.

Using the focus lock is fairly straightforward. First, position the camera so that whatever you want to be in focus is in the middle. Once the camera has focused, press the shutter button halfway. This will 'lock' the distance at which your camera is focused, allowing you to move the camera and compose your picture with the item you want to be in focus positioned off-centre. You need to keep the shutter release pressed down halfway while you compose your shot, then push it all the way down to take the picture.


Canon Sure Shot AF-7s

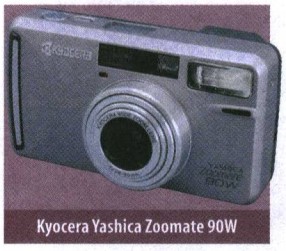

Canon Sure Shot Z155

Fujifilm Zoom Date 125 Super

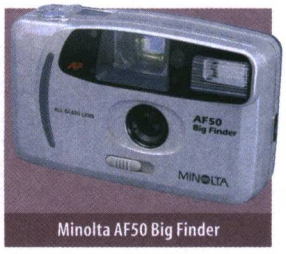
Fujifilm Zoom Date 90

Konica Z-up 115e

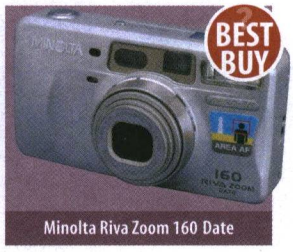
Konica Z-up 130e


Kyocera Yashica Zoomate 90W

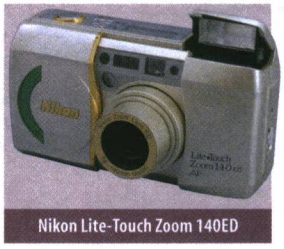
Minolta Riva Zoom 115

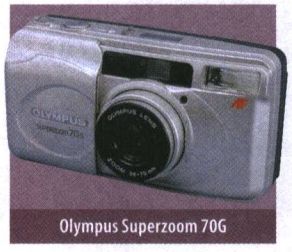

Minolta AF50 Big Finder

Minolta Riva Zoom 130



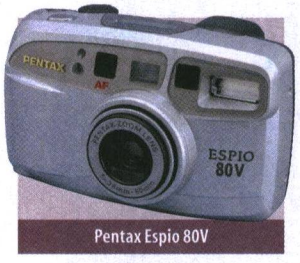
Minolta Riva Zoom 160 Date


Nikon Lite-Touch Zoom 140ED

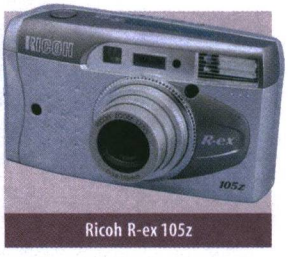

Olympus Superzoom 70G

Olympus Superzoom 80G

Pentax Espio 115V


Pentax Espio 80V

Praktica K400 Zoom


Ricoh R-ex 105z

Rollei Giro 70 WA Date

Samsung Fino 120 Super

Samsung Vega 290W

35mm cameras

	Specification					Features				Performance									
	Price (£) 1▷	Size 2▷	Weight (g) 3▷	Zoom range (mm) 4▷	Zoom ratio 5▷	Continuous shooting 6▷	Camera shake warning 7▷	Optional remote control 8▷	Eye-piece adjustment 9▷	Overall picture quality	Flash performance	Flash range 10▷	Close-up 11▷	Red-eye reduction 12▷	Focusing	Viewfinder accuracy 13▷	Shutter delay 14▷	Ease of use 15▷	Total test score
Canon Sure Shot AF-7s	42	IIIII	287	35						☆	☆	○		★	★	☆	○	○	64
Canon Sure Shot Z155[1]	180	IIIII	266	37-155	4.2	✓	✓	✓	✓	☆	★	☆	★	★	★	◒	○	☆	45[1]
Fujifilm Zoom Date 125 Super	100	III	236	38-125	3.3			✓		○	☆	☆	○	☆	○	○	◒	☆	57
Fujifilm Zoom Date 90[2]	58	IIIII	268	38-90	2.4					☆	☆	○	◒	★	★	◒	◒	○	73
Konica Z-up 115e	80	III	246	38-115	3.0			✓	✓	☆	☆	★	○	☆	○	☆	◒	☆	61
Konica Z-up 130e	100	III	246	38-130	3.4			✓	✓	☆	★	★	☆	☆	★	◒	◒	☆	73
Kyocera Yashica Zoomate 90W[1]	150	III	234	28-90	3.2			✓	✓	☆	★	○	○	☆	★	◒	◒	○	45[1]
Minolta Riva Zoom 115	99	I	244	37.5-115	3.1		✓			★	★	★	★	☆	★	○	◒	○	74
Minolta AF50 Big Finder	40	II	236	27						☆	☆	◒		★	★	☆	☆	○	70
Minolta Riva Zoom 130	149	III	255	37.5-130	3.5		✓	✓		☆	★	☆	★	☆	★	○	◒	☆	72
Minolta Riva Zoom 160 Date[3]	230	III	231	37.5-160	4.3	✓	✓	✓		★	★	★	☆	★	★	○	★	☆	78
Nikon Lite-Touch Zoom 140ED[2]	180	III	264	38-140	3.7			✓	✓	☆	☆	☆	★	★	★	○	◒	☆	75
Olympus Superzoom 70G	69	III	255	38-70	1.8					☆	☆	○	●	★	★	○	○	○	71
Olympus Superzoom 80G	79	III	255	38-80	2.1					★	★	○	◒	☆	★	☆	○	○	72
Pentax Espio 115V	80	IIII	281	38-115	3.0					☆	☆	○	○	☆	★	○	◒	○	68
Pentax Espio 80V	70	IIII	259	38-80	2.1					☆	★	○	◒	☆	★	◒	○	○	70
Praktica K400 Zoom	99	IIIII	300	38-145	3.8					☆	☆	◒	☆	★	★	○	◒	○	66
Ricoh R-ex 105z	*150*	II	230	38-105	2.8			✓	✓	☆	★	☆	☆	★	★	○	○	☆	74
Rollei Giro 70 WA Date	*80*	III	251	28-70	2.5					☆	☆	○	○	★	★	◒	◒	☆	73
Samsung Fino 120 Super	100	II	239	38-120	3.2	✓	✓		✓	☆	★	☆	○	☆	★	☆	◒	☆	73
Samsung Vega 290W	140	III	279	28-90	3.2	✓	✓	✓	✓	☆	★	★	○	★	★	○	○	☆	73

APS cameras

Boots 3000	49	II	170	24		✓				☆	☆	◒		☆	★	●	◒	○	61
Canon Ixus III	179	I	169	23.5-54	2.3	✓	✓	✓		☆	☆	◒	○	☆	★	◒	◒	○	67
Fujifilm Nexia 230 ix Z	70	II	180	24-50	2.1					☆	☆	◒	●	☆	★	◒	◒	☆	70
Kodak Advantix F620	79	II	194	24-48	2.0					☆	☆	◒	●	○	★	◒	◒	☆	71
Vivitar Z385	130	III	274	30-85	2.8			✓	✓	☆	☆	◒	◒	○	★	◒	◒	☆	70

1 This model has had its score downgraded, because it failed the durability tumble test (see 'Cracking cameras', p26)
2 Discontinued but may still be in shops 3 Exclusive to Dixons, though similar model without date feature is available elsewhere

NOTES

Models highlighted in **red** are featured in our Best Buy Guide, p27.

Specification

1 This is what you can expect to pay on the high street by shopping around. Internet prices can be much cheaper. Prices in *italics* are manufacturers' guide prices
2 The more **III**s, the bigger the camera.
3 Includes batteries and film.
4 Zoom cameras have a lens range, while fixed-focus ones don't. We've converted manufacturers' APS focal length ranges so they are comparable with 35mm ranges.
5 This is the largest focal length divided by the smallest, so you can easily compare zoom ranges – the higher the figure, the greater the zoom capabilities of the camera.

Features

6 By keeping the shutter pressed down the camera will take a series of shots – useful for catching a moving subject.
7 A warning light that shows when a shot is likely to produce a blurred picture, because the exposure time is too long (so you should use a tripod, for example).
8 An infrared remote control is available that can operate the camera from a distance – useful for clandestine or wildlife photography.
9 Designed to allow people who wear glasses to use the camera without their glasses because the eyepiece can be adjusted to make the image in the viewfinder appear sharper.

Performance

10 A flash is effective only up to a certain distance, which varies between cameras. Cameras with a ★ had flashes that were effective at more than 5m. Those with a ◒ had flashes which stopped being effective at 2m.
11 We have not given a close-up rating for the fixed-lens cameras because they are not designed for close-ups.
12 Cameras rated ★ produce pictures with no visible red-eye effect. Those with a ○ had some red-eye but less than you'd get without using the camera's red-eye reduction feature.
13 This rates how well the image in the camera's viewfinder matches up with the final printed image.
14 There is usually a pause after you press the button before a picture is taken. Cameras rated ○ have about a 0.5-second delay.
15 Includes loading film, taking shots and using all the main controls.

KEY

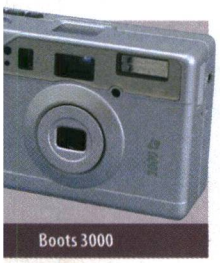
★ ☆ ○ ◒ ●

best ⟷ worst

✓ has this feature

TOTAL TEST SCORE

This ignores price and is based on:	
overall picture quality	70%
ease of use	30%


Boots 3000

Canon Ixus III

Fujifilm Nexia 230 ix Z

Kodak Advantix F620

Vivitar Z385

LOVELY BUBBLY

Our winning champagne was a supermarket own brand. It beat four top names and was one of the cheapest in our test

Champagne ... The very name conjures up sophistication and quality. And there can be few better ways to celebrate a special occasion than by cracking open a bottle. But champagne doesn't always come cheap – many alternatives can cost a fraction of its price. With the festive season upon us, we put a range of best-selling champagnes to the test alongside sparkling wines from around the world, to see whether champagne merits its reputation. We found it doesn't always live up to its glittering image.

STEEPED IN TRADITION

Champagne can come only from the Champagne region in north-east France. It's produced from three grape varieties, Chardonnay, Pinot Noir and Pinot Meunier, by the strictly controlled, meticulous and time-consuming 'méthode traditionnelle' which involves a second fermentation in sealed bottles, producing trapped bubbles of gas. The wine is then aged on its yeast sediment for a long period (this could be up to several years). This should result in classic champagne characteristics: fresh, crisp acidity; plenty of fruity, creamy taste; nuances of biscuit, toast and even fresh bread; and a fine stream of small bubbles.

Some sparkling wines made outside the Champagne region, including Spanish cava, are produced by the same method. Others result from cheaper, mass-produced techniques, such as a second fermentation in large tanks. Sparkling wines from newer winemaking countries such as Australia, New Zealand and South Africa, which have become more popular over the past ten years, are often produced using the same grape varieties that are used in champagne. Cava is almost always made entirely from traditional Spanish grapes.

BUBBLES UNDER WRAPS

We asked the major supermarkets and off-licence chains to nominate two champagnes and one sparkling wine from their lists. They all had to be brut or similar dryness. At least one champagne had to be an own label, one had to cost less than £15 and the other between £15 and £20. The sparkling wines could come from anywhere in the world except the Champagne region. They could be any price but had to be one of the shops' top five bestsellers. We selected 32 from these nominations and added three extra famous-name champagnes, Bollinger, Moët & Chandon and Veuve Clicquot, bringing the total to 35 – 11 sparklers and 24 champagnes. We then gave our selection to seven wine experts who tasted the wines 'blind' (the bottles

Something to celebrate. Our tasting of 24 champagnes proves that you don't have to pay a high price (or pick a 'designer' label). But it was a different story for the sparkling wines: of the 11 tasted, the cheaper ones fared badly

PHOTOGRAPHY JONNY THOMPSON, GUSTO PRODUCTIONS, ALAMY

were covered up). The sparkling wines and the champagnes were interspersed – the panellists knew there were some sparklers but not which ones they were. They gave a mark for each one they tasted, and the scores were averaged to find the results.

SOME CHAMPIONS ... AND SOME CHARLIES

Overall, the champagnes fared better than the sparkling wines. But the most expensive champagnes didn't necessarily stand out, and the famous-name champagnes in our tasting came quite a way down the ranking, proving you don't have to splash out on a well-known label.

Our panel didn't generally confuse the sparkling wines with the champagnes. But, as a group, the sparklers didn't do well. Only one (the Deutz Marlborough Cuvée) made it into the top ten, and most of the cheapest ones fared badly, with only one under £10 (Marks & Spencer's Bluff Hill) making it into our Buying Guide.

Our panel wasn't overly enthusiastic about the wines or the champagnes in this tasting. 'I was generally disappointed by the quality,' concluded one taster, adding: 'There were many one-dimensional, dull and neutral wines.' And another summed up: 'This tasting shows what a minefield finding enjoyable fizz is.' Use our buying guide to find the best bubbles this Yuletide.

WIN OUR WINNING CHAMPAGNE

We've got ten cases of our Best Buy Tesco bubbly to give away in our easy-to-enter competition

For competition details, see p58 or go to www.which.co.uk/whichextra

BEST BUY

Top of the tasting was one of our cheapest champagnes, **Tesco Premier Cru Champagne Brut NV (non-vintage) £12.99**. It was rated far better than many of the more expensive champagnes, and even came out above Tesco's own more pricey vintage champagne. Described as 'elegant and balanced, with depth and complexity', 'fresh and clean, with creamy edges and classic champagne character', it scored ★.

In second place, and also scoring ★, was **Champagne H Blin Brut 1996** (**£18.99** from Oddbins), a vintage champagne with a 'vigorous mousse, and yeasty, savoury hints', 'an attractive, biscuity' aroma and 'ripe fruit'. **G H Martel & Co Prestige Brut Champagne NV** (**£15.99** from Safeway) came third. The panel found it 'pure and stylish' with 'a bit of richness, creamy lemons and oranges'. It scored ☆.

The top sparkling wine, placed sixth overall, was the most expensive one in our tasting, the 'dry, crisp' **Deutz Marlborough Cuvée** from New Zealand (**£10.99** Oddbins and Waitrose). If you don't want to pay more than £10, you could consider the next best sparkling wine, ranked 19th overall, **Bluff Hill NV**, also from New Zealand (**£7.99** Marks & Spencer), which was described as 'light, well balanced and clean'. Both the sparkling wines scored ☆.

HOW THE OTHER WINES ON TEST FARED (IN ORDER OF MERIT)

=4 Champagne Brossault (Majestic, £12.49; £9.99 if you buy two or more) ☆
=4 Waitrose Vintage Champagne 1996 (£18.99) ☆
6 Deutz Marlborough Cuvée, New Zealand (Oddbins, £10.99) ☆ – see Best Buy Guide, above
7 Champagne Vintage St Gall 1996 (Marks & Spencer, £19.99) ☆
=8 Champagne Duchatel 1996 (Unwins, £16.99) ☆
=8 Sainsbury's Extra Dry Champagne (£13.99) ☆
=8 Champagne Mumm Cordon Rouge (Morrisons, £19.49 and widely available) ☆
11 Champagne Veuve Clicquot (Majestic, £23.99 and widely available) ☆
12 Champagne Bollinger (Tesco, £27.99 and widely available) ☆
13 Moët & Chandon Champagne Brut Imperial (Tesco, £20.47 and widely available) ☆
14 Oeil de Perdrix Champagne (Majestic, £17.49) ☆
=15 Sainsbury's Vintage Champagne Blanc de Blancs 1997 (£15.99) ☆
=15 Waitrose Champagne Blanc de Noirs (£11.99) ☆
=17 Jean de Praisac Champagne (First Quench, £14.49) ☆
=17 Tesco Vintage Champagne 1996 (£15.99) ☆
19 Bluff Hill, New Zealand (Marks & Spencer, £7.99) ☆ – see Best Buy Guide, above
20 Ridgeview Cuvée Merret Bloomsbury 1998, England (Waitrose, £14.99) ○
21 Champagne Henri Harlin (Oddbins, £14.99) ○
22 Champagne Oudinot (Marks & Spencer, £13.99; on offer at £9.99 till 31.12.02) ○
23 Champagne Albert Etienne (Safeway, £13.99) ○
24 Cava la Rosca, Spain (Unwins, £5.99) ○
25 Asda Champagne (£10.97) ○
26 Les Pionniers Champagne (Co-op, £11.99) ○
27 Paul Hérard Champagne (Morrisons, £12.99) ○
=28 Tesco Vintage Cava 1998, Spain (£6.49; on offer at £4.99 from 11.12.02 to 7.1.03) ◒
=28 Champagne Duchatel (Unwins, £12.99) ◒
=30 Asda Cava, Spain (£3.97) ◒
=30 Baron de Monceny Chardonnay, France (Safeway, £5.29) ◒
32 Buenos Aires 'ba', Argentina (Majestic, £4.99) ◒
33 Co-op English Sparkling (£6.99) ◒
34 Morrisons Vintage Cava 1999, Spain (£5.49) ●
35 Sainsbury's Chardonnay Brut, France (£5.99) ●

KEY

★ ☆ ○ ◒ ●

best ⟷ worst

All the champagnes and sparkling wines were brut, except for the Sainsbury's Extra Dry which was a similar dryness. Where no year is given, they are non-vintage.

Experts' favourite bries, mature cheddars and stiltons for your Christmas cheese board

CHEESE TO PLEASE

A mouth-watering selection of cheese is a customary part of Christmas festivities. To help you select the finest cheeses for your spread, we asked five cheese experts to judge a selection of brie, mature cheddar and blue stilton from a range of shops.

The experts had their personal likes and dislikes, but two or three brands really stood out as overall favourites for each type of cheese. The winners tended to be fairly expensive, and most are from specialist cheese shops or up-market department stores. You can buy from some of these shops by mail order (see 'Contacts', p54).

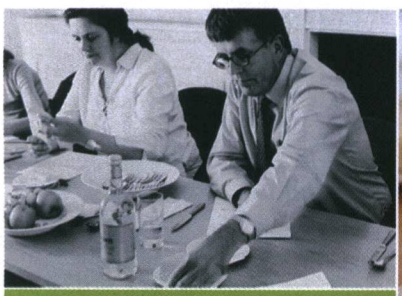
However, not all the cheeses from specialist shops were top of their class. And two of the supermarket cheeses were among our experts' top choices.

Each cheese was judged on its taste, texture, smell and appearance. The favourite cheeses, listed on the right, are those with the highest average marks for taste. The experts tasted the cheeses blind, so didn't know where they were from or how much they cost.

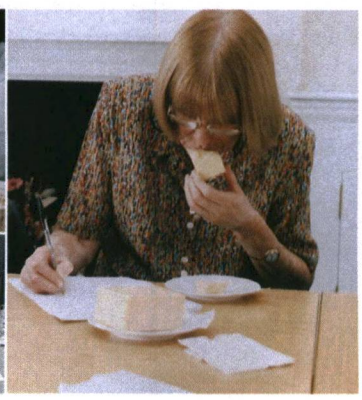
THE CHEESE EXPERTS

Colin Anstey is a cheesemaker and retailer and, with his wife, won the award of cheeseperson of the year in 2001. **Nigel White** is from the British Cheese Board and is secretary of the Stilton Cheese Makers Association. **Sarah Freeman** and **Judy Ridgway** are both food writers and authors of books on cheese. **Margaret Clancy** is also a food writer and an ex-chef.

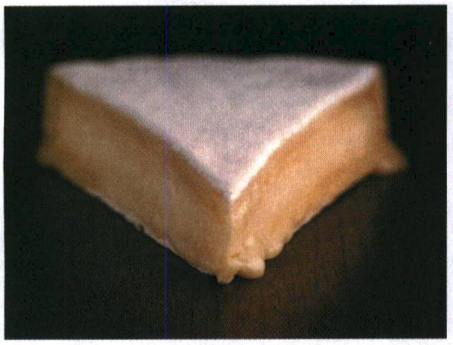
KEY
L = sold loose
P = sold pre-packed
(Prices are per kg)



Cheese board meeting. Our experts spent two days savouring and assessing more than 30 cheeses to find the best ones



PHOTOGRAPHY JAMES DUNCAN, JONNY THOMPSON



BRIE

Cheeses labelled Brie de Meaux or Brie de Melun are produced in the brie region, about 50km from Paris. They're made to a particular recipe, using unpasteurised milk. Other types of brie, including pasteurised ones, are made all over the world.

Buying tips The experts were looking for a firm rind, and a soft, creamy, melting interior. They like lots of flavour, a slightly sweet, tangy and creamy taste, without too much acidity or bitterness.

The riper bries were generally our experts' favourites. If you prefer something milder, choose a less ripe cheese. When brie is ripe, it's soft with no white chalky layer in the middle. Unripe brie is bitter and chalky, but ripens in around three to four weeks. Don't rely on label descriptions about ripeness: our experts criticised Tesco Finest Ripe and Ready to Eat brie for not being ripe enough.

Favourites Views on the standard of the bries varied from 'disappointing' and 'all bland' to 'variable'. None was outstanding, but these three were the best of the bunch. They were also among the most expensive. Even the Safeway cheese was over twice the price of some others we tasted.

Harrods Brie £15.95 (L) This was described as 'melt in the mouth', and praised for having depth and intensity and for tasting of 'real cheese'. One expert thought it could do with more flavour, but another warned it's 'not for the faint-hearted'.

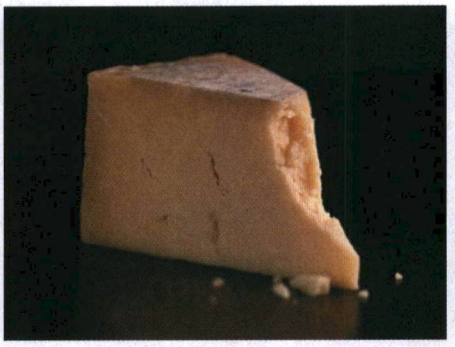
Neals Yard Dairy Brie (Brie de Meaux) £15.35 (L) One to choose if you like strong, tangy flavours. It has 'a flavour that lasts' and 'a bit of depth'. One expert felt it was slightly too strong and another agreed it might be 'too overpowering for some.'

Safeway Brie de Meaux £12.65 (P) A milder, saltier brie, described as 'clean-tasting with a nice flavour' and 'very mild but pleasant'.

The experts felt that many of the average cheeses, listed below, were nothing special and fairly tasteless. The Tesco brie was criticised for its unripe appearance and chalky centre.

OTHER CHEESES TASTED

Average Asda Brie Pays (Fresh Range) £6.79(P), M&S Cornish Brie £11.45(P), Morrisons Traditional French Brie £6.45(P), Paxton & Whitfield Brie de Meaux £16.95(L), Sainsbury's Taste the Difference Ripe and Ready Brie £7.55(P), Tesco Finest Ripe and Ready to Eat Brie £8.99(P), Waitrose Traditional French Brie Mature £8.99(L)



MATURE CHEDDAR

Cheddar indicates a method of cheese making, not the origin of the cheese. The exception is West Country Farmhouse Cheddar, which must be made in Dorset, Somerset, Devon or Cornwall. Mature cheddar is matured for at least nine months, while mild cheddar matures for roughly three months.

Buying tips The experts were looking for cheese with a lingering taste and a sweet, nutty flavour. Mature cheddar should have a depth of flavour, and taste mellow rather than sharp or bitter.

The cheddar bought loose from deli counters looked better and was generally given higher marks for taste and texture than the pre-packaged cheeses. But don't rely on this. Three of the below-average cheeses were also sold loose.

Favourites Our experts felt the selection of mature cheddars was a 'very mixed bag', and they didn't like several of the cheeses at all. But there was praise all round for these two relatively expensive cheddars from deli counters.

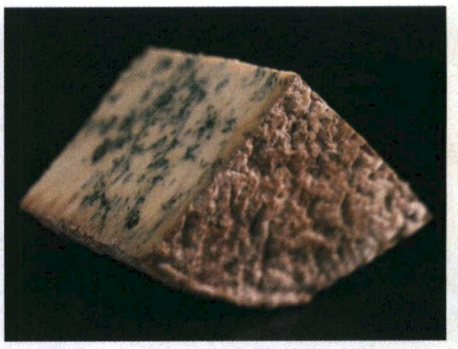
Fortnum & Mason Montgomery 18 month Cheddar £13.80 (L) A sweet, mellow cheddar that's suitable if you prefer a cheese that's not overpowering. It was described as 'nutty', with a 'gentle tang', and 'no hint of bitterness'.

Harrods Montgomery Cheddar £15.25 (L) This cheddar looks good, 'like real cheddar' and all the experts praised its lingering aftertaste. It too has a tangy, nutty, rich flavour. Two experts gave it full marks, and all agreed it was a 'top cheddar.'

Opinions were sometimes split about the average cheeses listed below. Three of the experts liked the Neals Yard cheese for its maturity and depth of flavour, but two found it too strong. The Sainsbury's and Tesco cheddars were described as 'acceptable' and 'good commercial cheddar'. The below-average cheddars were all much cheaper than the favourites, and our experts could definitely taste the difference. Their descriptions included 'dull' and 'mousetrap'.

OTHER CHEESES TASTED

Average Neals Yard Dairy Montgomery Cheddar £15.75(L), Paxton & Whitfield £13.95(L), Sainsbury's Taste the Difference West Country Farmhouse Cheddar £7.79(P), Tesco English Davidstow Mature Cheddar £5.49(P) **Below average** Asda £4.48(P), Morrisons Best Farmhouse £4.99(L), M&S West Country Farmhouse £7.99(P), Safeway The Best Farmhouse £7.89(L), Waitrose Keens' West Country Unpasteurised Cheddar £10.99(L)



BLUE STILTON

Only a handful of dairies are licensed to make stilton. It must be made in Nottinghamshire, Leicestershire or Derbyshire, using a defined process. Young stilton can be crumbly, slightly acidic and bitter. As it matures, it becomes softer and tastes more creamy and mellow. Mature stilton is a minimum of 10 weeks old, and anything described as vintage is at least 15 weeks old.

Buying tips The experts were looking for a smooth, creamy, melt-in-the-mouth texture, good tanginess and mellow flavours. Stilton should taste strong without being overpowering. Its appearance doesn't indicate how it will taste. Lots of blue veins, for example, won't necessarily mean bitterness or a stronger flavour.

Cheeses made by a particular dairy but sold in different shops can vary in taste. Shops may have their own specifications, for example about how mature a cheese should be. Transport, storage, and when a cheese is made can also influence the taste. The best stilton is made from summer milk, and is on sale between September and Christmas.

Favourites Three of our experts were generally positive about the stiltons. But the other two were less enthusiastic and felt the overall standard was variable. One of the favourite stiltons is among the most expensive tasted, while the other, from Morrisons, costs only half as much.

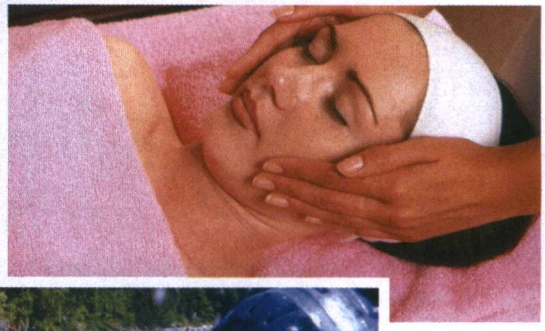
Paxton & Whitfield Finest Stilton £13.95 (L) A smooth, creamy stilton with 'well-rounded and balanced flavours'. One expert felt it offered a 'depth of complex flavours, without knocking you over'. Another found it 'sweet, unaggressive, zingy and creamy', but one felt it was 'middle of the road.'

Morrisons Mature Stilton £6.99 (L) Creamy, with a 'good balance of flavours', this was described as 'delicious', 'delightful' and 'very pleasant', though one expert felt some people might find it too salty.

Four experts praised the average-rated Safeway stilton, below, while the other felt it was too strong.

OTHER CHEESES TASTED

Average Asda Mature Blue Stilton £7.30(P), Fortnum & Mason Colston Bassett Blue Stilton £11.40(L), Harrods Mature Stilton £11.55(L), M&S Mature Stilton £7.69(P), Neals Yard Dairy Colston Bassett Stilton £14.00(L), Safeway The Best Stilton £8.29(P), Sainsbury's Taste the Difference Vintage Stilton £8.69(P), Tesco Finest Mature Blue Stilton £7.85(P), Waitrose Select Blue Stilton £9.99(P)



Instead of socks, slippers or overpriced bubble bath, what about buying someone an 'experience' this Christmas?

ON THE FIRST DAY OF CHRISTMAS...

Choosing great gifts can be tricky – particularly if you're looking for something different for someone special. But, for the price of a posh jumper, you could give a budding Michael Schumacher an unforgettable session haring around a racetrack.

Gift 'experiences' are now big business – it's estimated that £100 million a year is spent on them, and scores of companies offer them. It's not just big boys' toys or health-and-beauty treatments, either – the range of activities on offer means there's an activity to cater for almost all tastes.

WHAT'S ON OFFER?

There are several ways to buy an activity as a gift. High-street stores, such as Boots and WH Smith, sell activity vouchers. There are activity companies, such as Activity Superstore, Red Letter Days and Virgin Experience, which offer a range of activities in brochures, or on their websites – see 'Contacts', p54, for details of these. These organisations don't usually run the activities themselves – they're almost always run by specialist providers.

You can choose to buy someone a voucher for a specific activity – they then choose a venue and time and make a booking. Alternatively, you can buy a general gift voucher that lets the person receiving the gift pick their own activity.

Driving experiences feature heavily among the activities on offer, ranging from kart racing for less than £60 to a brief drive of a 600bhp Formula 1 racing car for more than £1,000. Pretty much anything that can be driven or flown is on offer – from trips in a hot air balloon to driving a juggernaut, a Ferrari or a steam engine, to flying a microlight plane.

At the other end of the scale, you could treat someone to a session at a health spa with sessions of massage, pampering and relaxation. These start at less than £100, and include a range of treatments.

And, if money is really no object, for £13,000 you can even fly in a Russian MiG fighter plane, climbing to 80,000 feet.

A TOUGH JOB, BUT SOMEONE HAS TO DO IT

To find out whether the real experiences live up to the hype, we sent ten undercover volunteers to try out two popular activities: rally driving and a day at a health spa.

We bought vouchers from activity companies and high-street stores, and also booked some activities direct from organisations running them.

We paid from £149 to £160 for a half-day rallying session with Acorne Sports, Activity Superstore, Red Letter Days and Virgin Experience – a similar experience booked directly with Silverstone Rally School in Northamptonshire cost £125.

Our health spa visits were mostly a little cheaper (around £140) and tended to last longer. We used Motivark, Red Letter Days and WH Smith. Boots' brochure was being updated at the time of our visits, so we booked a £125 session directly at a venue it uses, Whittlebury Hall in Northamptonshire. We also booked a spa independently, at Hintlesham Hall in Suffolk, for £115.

As with all *Which?* research, the volun-

PHOTOGRAPHY ALAMY, JOHN TRENHOLM, MARTIN MEYER

teers – five men and five women – were briefed to keep quiet about who had sent them so that we got a realistic impression of a typical day. They told us in detail about their experiences on a questionnaire immediately after the visit.

HAPPY DAYS

On the whole, our volunteers thoroughly enjoyed themselves, and most would have gone back for more – had we let them.

Most of our volunteers were full of praise for the people running the activities. As you'd expect, there's no gourmet catering or luxury at the rally schools – meals and drinks are modest (but sometimes free) and surroundings can be basic. But most reported a warm and friendly welcome and a relaxed atmosphere, and felt that proper attention was paid to safety.

The people who went to the health spas found them to be tranquil and relaxing oases, and left feeling suitably pampered.

However, drawing on the experiences of our ten volunteers, there are a few pitfalls to watch for.

Plan ahead Venues can get booked up weeks in advance (this may be even more of a problem just after Christmas, which is peak sales time for the vouchers). And your options can be reduced if some activities are run on only certain days of the week.

We had problems with two of the ten bookings. In the first case, we booked and paid for a rally driving experience through Virgin, but later it seemed to have no record of it. After several phone calls, our volunteer received two sets of paperwork, which gave different start times for the activity. Virgin has told us it has now changed its activity provider.

In the second case, our volunteer never received a gift pack bought in WH Smith, though this appeared to be a problem with the post rather than WH Smith.

Location, location, location There are few venues for some activities (white water rafting or wilderness experiences, for example), so you may have to travel some distance – and possibly stay overnight. For more unusual experiences, there may be only one UK location (power boating on The Solent, for example).

CUT OUT THE MIDDLEMAN

If you're clear about the activity you want to buy for someone, you could make big savings – as much as 25 per cent – by booking directly with the company running the activity. For example, we paid £149 for a half-day rallying course at Activity Superstore. Our volunteer went to Knockhill circuit near Fife, where he could have booked a similar experience direct for £119 (or £109 if he'd booked online).

None of the volunteers whose activities were from brochures or high-street stores reported receiving any special treatment or anything extra, which might have accounted for the price difference.

THE SMALL PRINT

You probably won't feel like trawling through the terms and conditions before buying, or booking, an activity – but there are some things you really should check.

- You probably won't get a refund if the

RALLY DRIVING

The brochures conjure up adrenaline-charged images of the 'fast and furious world of rallying', promising that you'll soon be 'barrelling along a loose gravel stage', and skidding 'around corners at speeds you don't believe'.

Rally schools tend to be in out-of-the-way places, and some of our volunteers had a round trip of four hours – longer than they spent at the venue. And there may be less rally car driving than you think. Simon Smith, who went to the Shropshire Rally School with Virgin, was very disappointed at spending only 16 minutes in the car but about 2 ½ hours 'waiting around'. When Simon mentioned this on an end-of-course questionnaire, his comments were picked up in front of a group of people and discussed defensively, which Simon found unprofessional.

However, Becki Hiles said that her three ten-minute driving sessions at Silverstone Rally School had been enough because 'it's hot and tiring driving the cars'. She also thought it was 'good fun' watching the other drivers while waiting for her next go. Becki was one of only two women on her course, but staff soon dispelled any concerns she might have felt (men outnumbered women by about eight to one on the rally courses we visited).

Robert Green thought the rally cars 'first class' at his half-day rallying at Brands Hatch, booked through Red Letter Days. He reported that they were only 'one month old and fully equipped for rallying'. This was in stark contrast to the cafeteria, which Robert described as 'tired and run-down'. Like other volunteers, one of the highlights of Robert's session was going out driving with the instructor, who demonstrated how the professionals do it.

One or two people were a bit surprised by the day's itinerary. Jeremy Sugden's day at Everyman Rally with Acorne Sports included a session on karts, which he hadn't expected. He also found the time spent in each of the three rally cars frustratingly short, saying 'you couldn't fully develop the necessary skills'. He'd have preferred longer spells in fewer cars.

Ray Armstrong went to Knockhill Racing circuit through Activity Superstore and hadn't expected to be driving on tarmac – all the information he'd received suggested muddy off-road tracks. Ray thoroughly enjoyed the activity, nevertheless, saying, 'for anyone interested in motorsport, it is well worth the cost' (£149).

Robert Green said his day's rallying was thoroughly enjoyable, but 'not for the timid'

company running the activity decides you're unfit to take part. Before booking or buying, pay close attention to any age, weight or height restrictions, and call the company running the activity to ask about anything that might be a problem.

- Even if you buy an activity from a high-street company, such as Boots or WH Smith, it is the company running the activity that is responsible for most of the important things, like safety procedures and the quality of equipment and facilities.
- You're generally assumed to accept the terms and conditions of the company that runs the activity when you buy a gift voucher – but you probably won't have the chance to study them before you buy. We think this is unfair, and would like organisers to make the most important terms and conditions clear upfront.
- If you travel to a venue for an activity and discover it has been cancelled (due to poor weather, for example), you should be offered an alternative date, though you probably won't get compensation for travel costs and other expenses. The organisers and contractors usually reserve the right to make changes or cancel at short notice. For a weather-dependent activity, it's a good idea to make a phone call to check whether it's going ahead before you set out.
- If you have booked an activity and you need to cancel or postpone it, getting a refund or an alternative date might be tricky – you may have to pay a hefty fee or even lose your booking.
- Vouchers for activities typically have a time limit of six or 12 months – you may have to pay a fee if you want to use the voucher after the expiry date.
- The descriptions in the brochures are a 'guide', and actual equipment and facilities can vary between venues. Ring the organisers' helplines to get specific information to be sure you know what to expect.

HEALTH SPAS

Health spa breaks claim to offer sanctuary from today's 'hectic lifestyles' and typically include a full body and facial massage and the use of gym equipment, sauna and pools in a plush environment, often a luxury hotel. Lunch is usually part of the package, too.

Barbara Elliot visited Hintlesham Hall in Suffolk and said she was 'treated like royalty'. Barbara visited on a day when, as far as she could tell, she was the only health club client and nothing was too much bother. Alice Browning's visit to St David's Hotel in Cardiff didn't get off to a good start when she was asked to pay again for the day because Red Letter Days hadn't made it clear enough to Alice what paperwork she had to take along. (She was later reimbursed, and received an apology.) But Alice really enjoyed the day and said the treatments lasted longer than she'd expected.

At all the venues, the day's activities always started promptly and volunteers could choose to fill every spare minute with activity. Between therapies and massages, our volunteers were free to use the spas' facilities, occasionally sharing with a few hotel guests.

Samantha Ardagh-Ptolomey's journey to Springs in Leicestershire (booked through WH Smith) wasn't helped by the poor directions supplied. But having found the venue, she was made to feel very welcome. The facility was busy but not overcrowded. Samantha's treatments, dispensed in strict 25-minute segments, were a pedicure, manicure, massage and facial. Like everyone else, Samantha found the staff to be attentive, professional and helpful.

The only real disappointment of Marion Coles' day at Whittlebury Hall was when it ended. She was particularly impressed with the beauty therapists, who had a 'professional, yet warm and friendly manner' and she came away completely relaxed with plenty of 'feel-good factor'. However, she did find the casual, bustling atmosphere of the café jarred with the 'peaceful, relaxing and calm' one everywhere else.

Spa days aren't just for women – Dan Ingham visited Forest Mere in Hampshire. He said that the emphasis on pampering wasn't for him, though he did get useful advice from the gym instructor, and said the food was 'amazing'.

Marion Coles was particularly impressed with the beauty therapists during her day at Whittlebury Hall in Northamptonshire

TOP TIPS

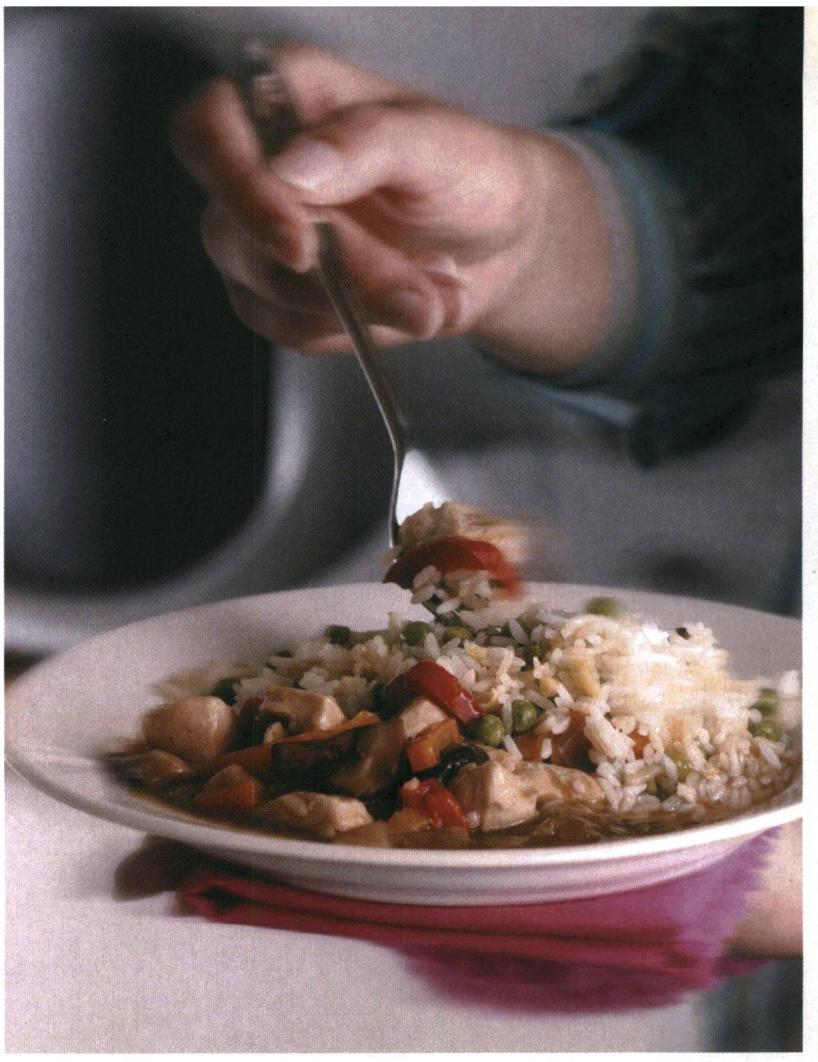
BUYING AN EXPERIENCE AS A GIFT

- **Consider how well you know the person you are buying for. If you're not sure what they would like, a general gift voucher might be safer than booking a specific activity.**
- Check a few different brochures before deciding. Many organisers use the same contractors. For example, when we booked, we found apparently similar F1 driving experiences on offer at £200 less in Activity Store's brochure than in WH Smith. See 'Contacts', p54, for details of activity companies.
- **If you're sure of the activity you want, search for providers on the internet so you can book directly – you're likely to pay less than going through a brochure or buying a voucher.**

USING AN EXPERIENCE GIFT VOUCHER

- **Book well in advance if a particular date is important to you.**
- Bear in mind that some activities, such as flying and ballooning, depend on the weather, so they may have to be cancelled at short notice. Phone before you set out to avoid a wasted journey.
- **Check your gift voucher's expiry date. If you miss it, you may need to pay to extend it.**
- Different venues for the same activity may have different facilities. If you know exactly what you want, phone the activity company's helpline to find out where best suits you.
- **If you have a choice of venue, think about travelling time and costs. Depending on the activity and how far away you live, you may need to include the cost of an overnight stay.**

Back to Basics



Although the prices of grill and combination microwave ovens are falling all the time, most of us still plump for less versatile microwave-only models – especially when we see them at knock-down prices on our supermarket shelves.

Microwave-only ovens are the most basic type on the market – they don't have a grill or convection (hot air) heating, so you can't crisp or brown food in them.

NOT-SO-SPECIAL FEATURES

Basic microwaves have either a manual dial timer or an electronic one that will act as a clock or (sometimes) a kitchen timer. Electronically timed models tend to be more sophisticated, offering a range of functions, including automatic programs that will defrost, cook or reheat named foods by their weight.

Some manufacturers have added simple auto-programs for cooking baked potatoes or reheating drinks, and automatic programs for reheating curry, Chinese and pasta are becoming common. We put some of these special features to the test and found that they weren't so special. At the end of our tests we had a pile of soggy muffins, under-baked potatoes, overheated sauces containing lukewarm meat, and half-cooked 'auto-defrosted' seafood to throw away.

Unfortunately, it wasn't only the special features that failed to impress. We tested the evenness of defrosting or reheating by defrosting 500g minced meat, and heating the test equivalent of a ready meal. We placed 14 temperature probes into the microwaved food and measured how widely the temperatures inside it varied. We were disappointed that some microwaves (rated ● for defrosting) defrosted some parts of the mince to a temperature of more than 30°C. This is far higher than the desirable range of 2 to 7°C and could promote the growth of harmful food-poisoning bacteria. Food thawed in a microwave should be cooked straight away.

The machines generally fared better in the reheating test, but the uneven reheating achieved by some models shows how important it is to stir meals during microwave cooking and to check that meat products are always piping hot before they are served.

PHOTOGRAPHY JAMES DUNCAN

Our latest tests on 14 basic microwaves show that Sanyo, Hinari and Daewoo must try harder

BEST BUY

ELECTRONIC TIMER MODELS

Although both LG models performed well, the star pupil of this test was the **LG Intellowave MS-256EL** (**£110** from Comet, **£100** from www.valuedirect.co.uk/which), scoring full marks for defrosting and reheating. Its automatic baked potato program yielded one of the more edible potatoes, and it was easy to see inside the oven while food was cooking. It has automatic programs for defrosting meat, poultry, fish and bread, and for auto-cooking fresh and frozen veg. The cooking, multi-stage programming and recipe options were all intuitive and easy to operate. The electronic display was easy to read overall, although the characters were a bit too small.

The **Samsung M1875N** (**£85** from Comet, **£78** from www.valuedirect.co.uk/which) also scored well for reheating and defrosting. It was the only microwave in this test with an automatic program for reheating a plated meal (which it also did satisfactorily). Other programs include auto-weight defrost, and auto-cooking and auto-reheating of chilled and frozen ready meals and fresh and frozen veg. It also has 'instant' reheat for drinks. The door might be tricky to operate for people with limited manual dexterity.

MANUAL TIMER MODELS

The **Samsung M1815N** (**£60** from Comet, **£55** from www.valuedirect.co.uk/which) was the top-scoring model with a manual timer. It offers seven different power levels and guideline time settings for reheating drinks, soups, sauces and fresh vegetables. The door was not particularly easy to open and close, but otherwise it was easy to use and clean.

LG Intellowave MS-256EL

Samsung M1875N

Samsung M1815N

Daewoo KOR-63F7

Daewoo KOR-63X5

Haier HR-6751M

Hinari Lifestyle MX310TC

Hinari Lifestyle MX697TCGPT

Panasonic Inverter NN-T552W

Panasonic NN-E222M

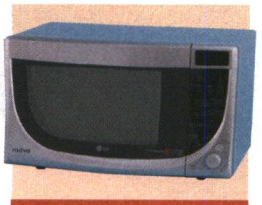
Proline SM18

Samsung M1875N

Samsung M1815N

Microwaves

	Daewoo KOR-63F7	Daewoo KOR-63X5	Haier HR-6751M	Hinari Lifestyle MX310TC	Hinari Lifestyle MX697TCGPT	LG Intellowave Maya MS-267YS	LG Intellowave MS-256EL	Panasonic Inverter NN-T552W	Panasonic NN-E222M
Specification									
Price (£) 1▷	50	40	50	50	60	109	110	120	90
Stated power output (W)	700	700	750	800	800	900	900	900	800
Number of different power levels	7	5	5	10	5	5	5	5	5
External dimensions (hxwxd) (cm)	28x47x36	28x 47x35	30x46x33	30x46x37	29x46x35	30x51x42	31x51x39	30x52x42	28x46x33
Colours available	white, green, silver	white	silver	white, blue, yellow, green, graphite	graphite	silver	stainless steel	white	silver
Plate diameter (cm) 2▷	28	28	28	28	27	32	32	35	27
Features									
Type of timer	manual	manual	electronic	electronic	electronic	electronic	electronic	electronic	electronic
Separate 'start' control			✓	✓	✓	✓	✓	✓	✓
Automatic programs 3▷			defrost, reheat, cook	defrost	defrost, cook	defrost, cook	defrost, cook	defrost, reheat, cook	defrost, reheat, cook
Programming in stages 4▷			✓	✓		✓	✓	✓	✓
Pre-set/delayed start			✓	✓	✓	✓		✓	
Memory facility 5▷						✓			
Child proofing			✓	✓	✓	✓	✓	✓	✓
Performance									
Evenness of reheating a ready meal 6▷	○	○	○	○	◒	☆	★	☆	☆
Defrosting 7▷	◒	◒	○	●	◒	☆	★	○	◒
Jacket potato 8▷					○	◒	○	◒	◒
Convenience 9▷									
Setting the clock			☆	◒	☆	☆	☆	○	○
Opening/closing the door	○	☆	☆	○	◒	☆	☆	☆	☆
Loading and unloading	◒	★	★	○	◒	☆	★	★	○
Using controls	○	○	☆	○	☆	☆	☆	☆	◒
Microwave cooking	○	○	○	○	☆	★	★	☆	☆
Readability of the display			●	◒	◒	☆	☆	☆	◒
Cleaning	☆	☆	☆	☆	☆	☆	○	☆	☆
Total test score	55	59	65	49	50	81	94	75	62
Information									
Similar models/additional notes			HR-6752D/ HR-6752T, £50 (manual timer)	MX310TCS, £60 (silver) MX315, £55 (fewer power settings)				NN-T522M, £140 (silver) NN-T551W, £140 (stainless steel interior, different fascia)	NN-E252W, £80 (white)


LG Intellowave Maya MS-267YS

LG Intellowave MS-256EL

Sanyo EM-S1553

Sharp R-206(W)

roline M18	Samsung M1875N	Samsung M1815N	Sanyo EM-S1553	Sharp R-206(W)
0	85	60	75	65
50	850	850	800	800
	6	7	10	5
8x47x34	27x49x39	28x49x39	29x46x35	29x47x37
hite	silver	white	white, silver	white, green, silver
8	30	30	28	29
anual	electronic	manual	electronic	manual
	✓		✓	
	defrost, reheat, cook	reheat	defrost, cook	defrost, cook
			✓	
	✓		✓	
)	☆	☆	○	◒
)	☆	☆	●	★
			●	
	☆		☆	
	☆	○	☆	○
	★	☆	○	○
)	☆	○	◒	○
	★	☆	○	★
	☆		●	
	☆	☆	☆	☆
	83	78	48	71
12, £49 ifferent scia)	Plated meal option available			

CLEANER, EASIER, SAFER?

We've tested several accessories that we thought might improve your microwave cooking experience.

Sunware heat sensing microwave bowls (£7.95, Lakeland Ltd) claim that a disk in the lid, which changes colour from blue to pink, will tell you when your food is hot. As they can be used straight from the freezer, we filled them with chilli and froze them. We slowly reheated the chilli, but found that the colour disk changed when only a thin layer around the edges was hot and the majority of the chilli was still frozen. So you could not rely on the colour disk to tell you when your food was cooked.

On the other hand, the Microwise microwave multi-steamer (£5, Bhs or Lakeland Ltd) impressed our testers by producing steamed broccoli and rice that was acceptably cooked and looked appetising. It was easy to use and clean and is dishwasher safe.

The Trend microwave egg poacher (£3.45 from Lakeland) was a bit tricky to use. The difference between uncooked white and overcooked yolk was a matter of seconds, but the lid did protect users from the dangers of exploding yolks, which occurred even though we followed the advice to prick the yolk before cooking.

Splattered fat and sauces from food make cleaning microwaves a pain. Lakeland microwave bowl covers (£3.95 for two) reduced the amount of large spatters from pasta sauce in our test, but a fine spattering of sauce still occurred. They were easily stained and difficult to clean. On the positive side, the covers let some steam pass through, so using them when you have to stir food frequently may reduce the risk of steam burns.

Clockwise from bottom left: Lakeland microwave bowl cover; Sunware heat sensing bowl; Microwise multi-steamer; Trend microwave egg poacher

NOTES
Models highlighted in **red** appear in the Best Buy Guide.

Specification
1 This is what you should expect to pay by shopping around.
2 This is based on the largest diameter plate that will rotate inside.

Features
3 These are programs to automatically defrost, cook or reheat named foods by weight or time.
4 Can program commands to run one after another.
5 Allows you to create your own automatic program.

Performance
6 Our tests simulate reheating chilled ready meals. The better the rating, the more even the temperatures throughout the food.
7 This shows how evenly the oven defrosts minced beef using an automatic program (or a manual program if there was no auto-defrost).
8 An oven that produced an evenly cooked fluffy textured potato is rated ★. We tested only automatic programs for jacket potatoes.

Convenience
9 We considered people with poor grip and poor sight as well as able-bodied users.

KEY
★ ☆ ○ ◒ ●
best ← → worst
✓ has this feature

TOTAL TEST SCORE
This score ignores price and is based on:

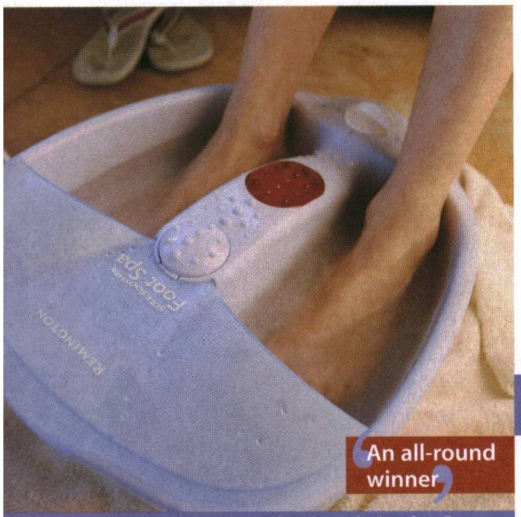
Reheating	35%
Defrosting	30%
Convenience	35%

PRODUCTS FOR PAMPERING

Stuck for present ideas, or fancy treating yourself? Look no further

Christmas came early for 26 lucky *Which?* readers when we gave each of them a selection of six pampering products to try out at home. Soothed, cleansed and buffed, they've given us their verdicts and told us which products have lasting appeal and which would quickly be consigned to the back of the cupboard.

Shops will be stocking similar items for Christmas. We've chosen from a selection of popular brands to give you a flavour of what's there to tempt you and what to expect.



An all-round winner

Remington Sole Soother Footspa

One of the big winners of all the products on trial was the **Remington Sole Soother Footspa** (**£30**). It has three different settings so that, as well as providing the comfort of warm, bubbling water, it also has built-in rollers to massage the soles of your feet. It's pretty easy to use and made our testers feel refreshed and invigorated. Unlike some of the other items we looked at, the footspa is very undemanding to use. Once it's set up, you just sit still and let it do its stuff. Even though filling and emptying the bowl with water could be a bit messy, the spa wasn't too heavy to carry. Overall, the footspa won most of the panel over and, at a not too pricey £30, looks like it would go down well as a present.

HANDS AND FEET

There's a host of products for buffing, filing and soothing – are they worth it?

The **Scholl Foot and Hand Care Kit** (**£12**) is a battery-operated buffing and smoothing device for nails and skin. Treatments are applied through a choice of two metal discs, with roughened surfaces that rotate when switched on. It gained plaudits for being small and compact but there was disappointment that no storage pouch was provided. And it's a relatively simple device so our testers agreed that it was easy to use. But they weren't too convinced about how effective it was. The panel was left feeling doubtful that it held advantages over a pumice stone or nail file. On feet, for instance, even if skin was pre-soaked (as recommended), the buffer didn't get rid of dead skin. If the user pressed too hard, the buffer stopped rotating. When used on nails, it was hard to apply its flat surface with any precision. And a big criticism was that the device operates only if the on switch is pressed down. Some people found this awkward and uncomfortable. So it's an unfiled and unbuffed thumbs down for this one. None of the people who tried it was tempted to buy one, preferring to stick to cheaper and quicker methods.

No better than a simple nail file

Scholl Foot and Hand Care Kit

Good for anyone who feels the cold

Scholl Foot Massager with Heat

The **Scholl Foot Massager with Heat** (**£30**) looks like a single big slipper and has a sedate navy cover and fleecy lining into which you put your feet. Switch it on (there's a hand-held controller) and it heats and massages your feet. Our panel had mixed views about this product. They felt strongly that it was aimed at elderly people and they couldn't help but feel a bit fuddy duddy while using it. However, most of them admitted to finding it 'nice' and 'relaxing' and agreed that it could be appealing during a cold spell. As it's reasonably comfortable to use and gives cosy, relaxing warmth, it could be a good gift for an elderly relative or anyone who feels the cold.

We've also tested two battery/mains-powered nailcare kits – **Boots Nail Care Kit** (**£20**) and **Revlon's Deluxe Nail System 9401** (**£15**). These kits combine a powered, hand-held device with numerous attachments to file, shape and buff your nails. The Boots kit even has a fan attachment, to help dry nail polish, but there's not much to choose between them. A lot of the appeal is in presentation – both items package the devices in boxes to give you a self-contained home-manicure kit. But while they look pretty, our panellists found them quite hard work. The buffer disc in the Boots kit gave two people a slight burning sensation, while some told us that the cuticle pusher was a bit painful. With Revlon's kit, people commented that the appliance was difficult to control. They also felt that the disc accessories were a bit harsh on fingernails – the buffer attachment made nails feel hot, although the end result was good. It seems that, with both kits, you need to practise and, on the no pain, no gain, principle, be prepared for a bit of discomfort. Our triallists could see the appeal of these items for teenage girls but they didn't rate them as enjoyable to use themselves. Revlon has updated its kit but the version we tested should still be in the shops during Christmas (see 'Contacts', p54, for stockists).

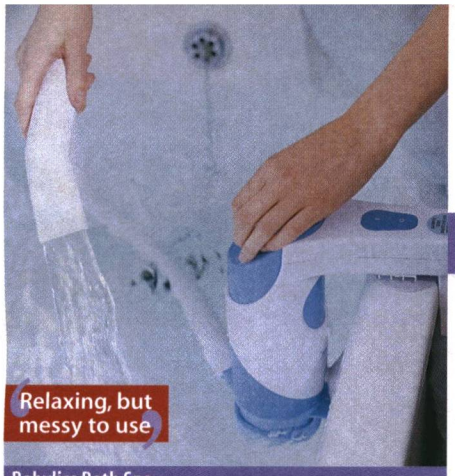
Ideal for teenage girls

Boots Nail Care Kit

Buffed nails well

Revlon Deluxe Nail System

PHOTOGRAPHY JONNY THOMPSON



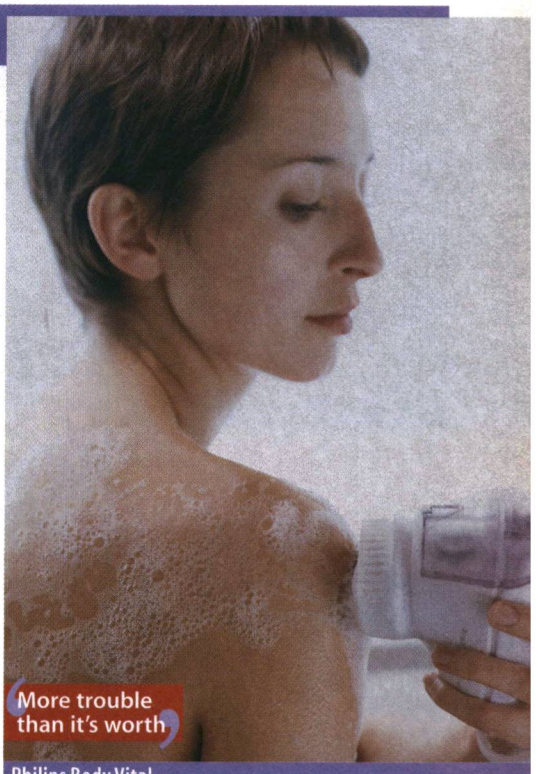
Babyliss Bath Spa

BATH

Devices that add a bit of luxury to bath time may sound appealing, but how easy are they to use?

The **Babyliss 8020 Bath Spa** (**£45**) is an attachment that fits on to the side of your bath and creates jacuzzi-like effects. There's a whirlpool or a bubble option plus a 'hydro massage jet' attachment – a hose that you can direct against your skin for a localised massage. Our triallists told us that this tended to 'flail around', which proved messy (though popular with the kids). It's a bit of a clumsy device: it didn't fit securely on to all the baths and the transformer and cabling could get in the way. Overall, our panel found the spa relaxing and pretty easy to use but, arguably, there's limited enjoyment for its £45 price tag. It can certainly add a sense of luxury to bath time, but our testers were ambivalent about whether they'd buy it or enjoy it as a present.

Fun in the bath or shower can be sought through the **Philips Body Vital** (**£30**). This is a battery-operated device that dispenses shower gel through a choice of two rotating brushes to give you a good scrub. The idea is that, once loaded with shower gel (which is easy to do), you don't have to faff around with bottles and dispensers and can just concentrate on enjoying a cleansing massage. There's a wrist strap to help you keep hold of the device, but some of our panel found the brush's handle too wide to hold, so it wasn't quite as soothing and effortless as hoped. One person told us that the brushes didn't work if you pressed too hard which, she felt, meant that it didn't exfoliate. The brush didn't dispense thicker shower gels well either. This isn't a complicated product but the consensus seemed to be that it was more trouble than it was worth. Our panel thought it was too time consuming and not enjoyable enough to use often.



Philips Body Vital

MASSAGE AND TONING

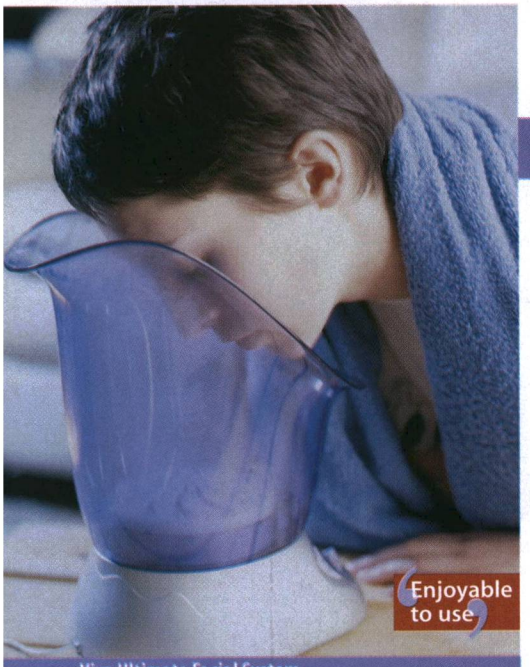
Anyone who has ever had a good massage will testify to its beneficial effects. But are these hi-tech versions of a good pair of hands up to the job?

Visiq Infrared Body Massager

The **Visiq Infrared Body Massager** (**£15**) is a mains-operated wand with six textured attachments and optional heat and massage settings. Some of our panel found the product heavy to hold for long periods of time, and said that their shoulders began to ache through the strain of holding it in place. It's easy to use and the infrared heat feels nice, but one person found the vibrations too vigorous, while others found the attachments, which are plastic, too hard and uncomfortable. The device is jointed so it can be twisted into suitable positions for reaching difficult places, but panellists felt that the massage might be more effective if a partner helped. Only one of our testers really liked the body massager – the rest of the panel said they would be leaving it off their Christmas lists.

The **Scholl Neck Massager with Sound** (**£50**) is a soft, cushioned, yoke-like device, which can be mains or battery powered, and offers a vibrating massage plus heat settings to relax your muscles. There are eight sound options (including 'rain' and 'summer night') which come through built-in speakers. This combination was so successful with one of our testers that he was soothed practically to sleep. But the other five panellists were far from impressed. They found that the fit was poor, so the massaging action was focusing on the wrong parts of their neck, placing uncomfortable pressure on their head or spine. And some found the vibrations far too strong. The consensus was that it was a great idea that somehow didn't work for them.

Scholl Neck Massager with Sound



Viva Ultimate Facial System

FACE AND SKIN

The skincare market is full of miracle lotions and potions with dubious claims to success. But as well as slapping on expensive face cream, you can also buy powered products to treat your skin. How well do they work?

Like foot spas, facial saunas have been around for a few years now. Their low-tech equivalent is covering your head with a towel and leaning over a bowl of steaming water. These devices take things a step further, aiming to give more comfort and controlling the conditions. The facial sauna itself is a contoured plastic face rest that you lean over while the switch-operated base delivers steam to open your pores.

The **Viva Ultimate Facial System** with dermacleanse costs **£30**. For this you get a facial sauna with two settings, plus 'dermacleanse' accessories, which cleanse, massage and exfoliate. There's also a gel mask to cool your face afterwards.

The **Philips Visasauna** is slightly cheaper at **£20** but doesn't have the accessories. Our testers found both saunas easy to use, and most people enjoyed using them, reporting that their skin felt better afterwards. There were a few criticisms, though. With the Philips model, quite a few users commented that the face rest didn't fit comfortably. This meant that some steam escaped while they were using it. On the Viva model the face mask wobbled a bit, and one tester found it was too hot to rest her face on. Both recommended using them for about 15 minutes but testers found that the water boiled dry on the Viva in about half that time. Both saunas incorporate fragrances – the Philips sauna has five aromatherapy sachets (similar to teabags) while the Viva version provides tea tree oil (and indicates that no other type should be used). Our testers enjoyed using the fragrances – in fact one person told us that using the Viva with tea tree oil actually cleared up her teenage son's spots. Those using the Viva's accessories were a bit nonplussed. Some found the dermacleanse brush attachment too soft while the suction attachment was considered 'vicious' by some. Overall, our testers liked these products. All but a couple would be interested in owning one or might buy one as a gift.

The **Remington Paraffin Wax Spa** provided an opportunity to get a bit messy. At **£60**, it was the most expensive item tested and also one of the most time consuming. When you open the packaging you're faced with a bowl – a bit like a fondue – into which you place blocks of citrus-scented paraffin wax. Plug it in and two hours later the wax has melted and is ready to use. You then dip your hands, feet or elbows into the hot wax (you can repeat this up to five times), let the wax dry and then peel it off after 15 minutes. If you're treating your hands, you can put on cotton gloves, which help retain the heat. The idea is that the hot wax soothes and smooths your skin and can remove dead skin cells. Hands were pretty straightforward to dip (although it's a bit awkward to put the second glove on). But our testers had real trouble trying to apply the wax to feet without dropping it on the floor. Some found the wax too hot, and the overall conclusion was that it was too much faff. The wax seemed to diminish quite quickly (you can order replacement stocks from Remington) and the preparation time meant you had to plan ahead. Its good points were that it made skin smell and feel nice and was a bit of a novelty. Some liked the feel of warm wax on their skin. But overall, our triallists thought it was a bit of a gimmick and that, because of all the effort required, they probably wouldn't use it often.

Remington Paraffin Wax Spa

ONE PERSON SAID THE VIVA SAUNA WITH TEA TREE OIL CLEARED UP HER SON'S SPOTS

Philips Visapure

The **Philips Visapure HP5257** (**£40**) is a rechargeable hand-held face-cleansing brush. There are two brushes, to give either a soft clean or a deeper exfoliation, and two power settings. It was highly popular with our testers who thought it was well designed, easy to use and really pleasant. It's lightweight, and testers liked the fact that you can use it in the shower. But the main thing is that people really enjoyed the experience of using it. They told us it left their skin feeling really nice and pleasant and they would use it regularly if they owned one. Some people told us they couldn't spot much difference between the two different brushes or pressure levels, but this wasn't considered a problem. The charger is fitted with a two-pin plug, so you'll need an adaptor if you don't have a shaver socket. And one slight drawback – the charger isn't wall mountable.

Relief from Christmas stuffing

We check out the best pills, potions and powders to help you beat the bloat if you overindulge this Christmas

Festive foods and alcohol can take their toll on your digestive system. But before you reach for the nearest packet of indigestion tablets, read the advice of our expert pharmacists and doctor. They've checked the ingredients in various over-the-counter remedies to find the most suitable products for different indigestion symptoms. Some are designed for simple indigestion, while others help with heartburn or wind. The treatments are generally safe and effective, but we're concerned that half failed to provide important information or instructions.

WHAT SORT OF UPSET?

Too much food and drink can cause a variety of problems, including indigestion, heartburn and trapped wind.

Indigestion Also called dyspepsia, this describes pain or discomfort in the stomach or chest, sometimes accompanied by feeling sick and bloated. It can often be blamed on overeating, alcohol, nicotine, or caffeine. Symptoms are normally due to excess stomach acid or overexpansion of the stomach – after your Christmas dinner, for example. You're more likely to experience indigestion if you're stressed, pregnant or overweight. Food intolerances and some medicines can also make the symptoms worse.

Heartburn This is a burning feeling in the upper stomach and chest, and is also known as acid reflux. It happens when stomach acid leaks back up the food pipe (oesophagus), and is sometimes accompanied by a nasty taste in the mouth.

Trapped wind The two main causes of wind are air swallowed with food and drink, and gases released as foods start to be digested. The air escapes in one of two ways: through the top of your digestive system (belching), or through the bottom end, where it's medically termed flatus.

REMEDIES AND INGREDIENTS

Ingredients in indigestion remedies fall into four main groups: antacids, acid suppressants, acid barriers, and anti-flatulents. Each ingredient is designed to treat a particular symptom. The table overleaf shows which remedies contain which ingredients. Follow the explanations below, and see our Buying Guide, p45, to choose a remedy that's right for you.

Antacids These neutralise stomach acid, so work on simple indigestion. Common antacids are aluminium, calcium and magnesium salts, and sodium bicarbonate. They're used in tablets, such as Rennie and Tums, and in powders like Andrews and De Witt's. Many remedies include more than one antacid, but two ingredients aren't necessarily more effective than one.

Acid suppressants These also control excess acid, so can help with indigestion

HOW TO AVOID INDIGESTION

Follow these simple measures to help avoid or reduce the symptoms of indigestion, heartburn or trapped wind.

- Eat slowly and regularly and limit rich or greasy foods, alcohol, caffeine, and tobacco
- Try not to eat while talking or on the move
- Losing any excess weight can help reduce symptoms, as can avoiding tight clothing around the waist
- Sit or stand upright after a meal to help prevent heartburn. Sleeping with your head and shoulders raised can also help
- Try to relax, and to avoid or manage stress
- Avoid taking drugs that can irritate the stomach, such as aspirin and ibuprofen, on an empty stomach
- If trapped wind is troublesome, take food and liquid separately, and avoid too many high-fibre foods
- Traditional drinks to treat indigestion include milk, peppermint or chamomile tea, or a pinch of bicarbonate of soda in water

PHOTOGRAPHY JAMES DUNCAN, STUDIO XX1

and heartburn. The acid suppressing ingredients cimetidine, famotidine and ranitidine are found in Tagamet 100, Pepcid AC, Pepcidtwo and Zantac 75. Unlike simple antacids, they're absorbed into the bloodstream. They then target stomach cells, causing them to produce less acid. They tend to take longer to act than antacids.

Acid barriers These are another option for heartburn. The Gaviscon and Asilone products in our table, Bisodol Heartburn Relief and Rennie Duo all contain a gel-like substance (sodium alginate or alginic acid), which forms a foam layer on the surface of your stomach contents. This barrier helps stop acid from irritating the lining of the food pipe.

Anti-flatulents Look for simethicone, used in Rennie Deflatine, Kolanticon Gel and Wind-Eze, to relieve wind. It's an anti-foaming substance, which helps to break down trapped gas bubbles in the stomach.

Other ingredients

Most of the products we looked at include some extra ingredients to add taste or texture. People with milk intolerance may want to avoid Remegel, which contains milk protein, and Pepcidtwo, which contains lactose (a milk sugar). Vegetarians should avoid Remegel as it contains gelatine. If you're on a low sodium (salt) diet, steer clear of any remedies that are high in sodium or potassium. These include antacids with sodium bicarbonate (see table, right, for full details) and heartburn remedies such as Asilone Heartburn and Gaviscon Advance, which contain sodium alginate.

Many remedies are mint-flavoured, and we also found cherry, lemon and chocolate flavours. Most are also sweetened. Some contain sugar (look for glucose, fructose or lactose on the labels). And over half the remedies contain artificial sweeteners such as saccharin, sorbitol, or xylitol.

WHAT'S THE ALTERNATIVE?

We asked an expert herbalist and homeopath for advice about treating indigestion.

HERBAL RELIEF

You can take slippery elm tablets instead of an antacid. Tinctures or teas of gentian root, meadowsweet, angelica root, dandelion root, vervain and mandarin peel are also recommended. Ginger tea can also help, and liquorice can soothe your stomach.

HOMEOPATHIC HELP

Recommendations depend on particular symptoms

Indigestion Antimony crudum (if you've overeaten), carbo vegetabilis (after rich or fatty foods), nux vomica (after excess alcohol or rich Christmas eating), or pulsatilla.

Heartburn Arsenicum album (if symptoms are at night or after eating), bryonia (if symptoms come soon after eating), or pulsatilla (if pain starts two to three hours after eating, with bad taste in the mouth, headache or nausea).

Trapped wind Try china officinalis, or lycopodium.

Homeopathy and herbalism aim to treat the whole body, rather than one symptom, so treatments can vary between patients. For detailed advice, see a registered practitioner (relevant professional bodies are listed in 'Contacts', p54).

SIDE EFFECTS

All indigestion remedies, including herbal and homeopathic treatments, can produce side effects, or affect the way other drugs work in the body. You should check with a doctor or pharmacist before you take any type of indigestion remedy if you're being treated for other conditions, taking any other medicines, or if you're pregnant or breast-feeding. It's also a good idea to avoid taking other medicines within two hours of indigestion remedies, as they can affect how well your stomach absorbs. This is particularly important with some medicines – check with your doctor or pharmacist if you're unsure.

If you're prone to constipation, you could find that antacid remedies that contain aluminium, bismuth, calcium or kaolin can make things worse. By contrast, magnesium salts can cause diarrhoea. Several antacid remedies combine these ingredients, so the laxative and anti-diarrhoea qualities cancel each other out.

Sodium bicarbonate (bicarbonate of soda), potassium bicarbonate and calcium carbonate can all cause belching, due to the carbon dioxide that's released when they neutralise the acid in your stomach. Many people find this action helps relieve a bloated feeling.

The acid suppressant ingredients, cimetidine, famotidine and ranitidine, share similar side effects. In rare cases they can cause diarrhoea, tiredness, dizziness, headaches or rashes. And they can sometimes cause confusion in older people. Our experts favoured famotidine and ranitidine, as they're less likely to interact with other medicines.

DANGER SIGNS

It's usually fine to treat short bouts of indigestion yourself with over-the-counter remedies like the ones we've looked at here. But don't use any of them for longer than a few days without consulting a doctor or pharmacist.

Indigestion can be a sign of something more serious than just overeating, so see a doctor if you have any persistent or unusual symptoms. Signs to look for include unexplained weight loss and unusual stools or vomit. You should also go to a doctor if pain gets worse on exertion, if it spreads towards your arm or jaw, or if you have chest pain accompanied by a dizzy or breathless feeling.

Finally, our experts recommend that you pay special attention to children with indigestion. Rather than try to treat them yourself, always consult a doctor if a child has painful abdomen symptoms, persistent diarrhoea or vomiting.

INFORMATION SHORTFALL

Half the remedies we looked at lacked important information or instructions.

The Gaviscon products (pictured, right) didn't warn about potential problems for people taking other drugs. And De Witt's failed to advise that you should see a doctor if symptoms persist.

Our experts felt that children under 12 with abdominal pain ought to consult a doctor, but ten of the remedies failed to advised this. Asilone, Gaviscon Extra Strength, Gaviscon Liquid Relief, Original Andrews, Milk of Magnesia, Pepto-Bismol, Rennie tablets, Rennie Deflatine, Setlers Antacid, and Tums either advised dosage for children without recommending they see a doctor, or simply failed to provide any separate advice for children.

We've asked the companies to put these problems right.

BUYING GUIDE

Our three experts (two pharmacists and a GP) examined the active ingredients of the 24 over-the-counter indigestion remedies in the table, right. In general, they preferred the simpler formulations with fewer active ingredients.

We've looked only at branded remedies but you can use our advice to buy non-branded, generic remedies too. Simply look for a generic remedy with the same active ingredients. Your pharmacist should be able to advise.

Our experts felt that, of the antacid remedies, **Actal, Remegel, Setlers Antacid** tablets and **Tums** would suit people prone to diarrhoea, while **Original Andrews Salts** and **Phillips Milk of Magnesia** are preferable if you tend to get constipated.

According to our experts, all the acid suppressants would be effective. **Pepcid AC** and **Zantac 75** are less likely than the others to interact with other drugs.

The heartburn remedies all contained at least one antacid as well as an acid barrier. Our experts felt there wasn't much to choose between them, though **Rennie Duo** is the cheapest.

For trapped wind, our experts preferred the simple **Wind-Eze** remedy.

Kolanticon Gel, Pepto-Bismol, Tagamet 100 and Zantac 75 are all available only from a pharmacist. The others can be bought off the shelf.

NOTES

We've listed the typical price you'll pay for the largest packet or bottle.

The **cost per dose** is based on the minimum dose recommended for adults, using the largest size.

The **active ingredients** are those that are included to tackle indigestion symptoms. We show the symptoms each remedy is **suitable for**. For details of symptoms, see 'What sort of upset?', p43.

Experts' choice. A ✓ indicates which remedies our experts preferred. They chose remedies based on suitability, effectiveness, and minimal side effects and interactions.

FURTHER INFORMATION

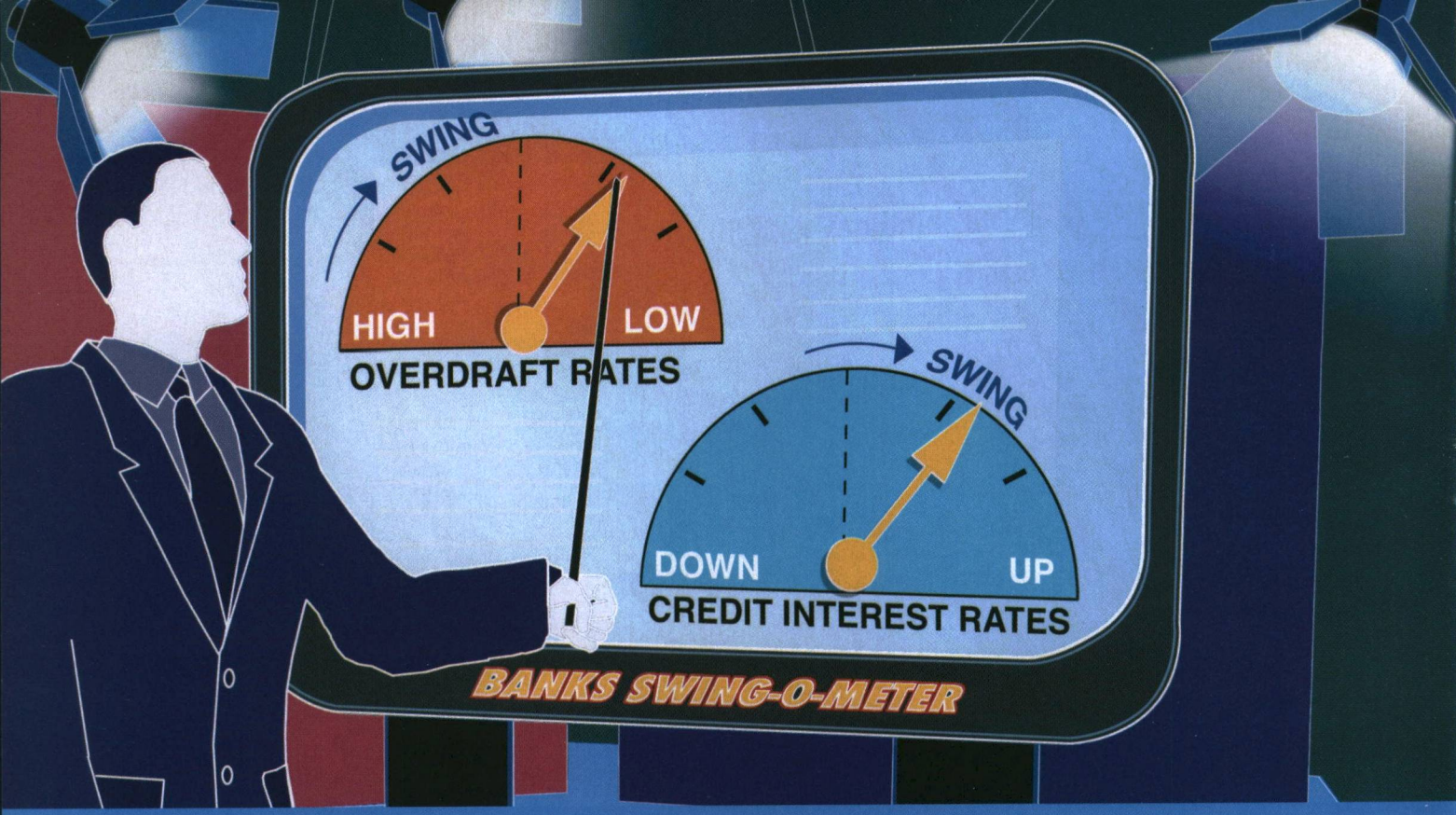
www.digestivedisorders.org.uk The Digestive Disorders Foundation provides information about a wide range of digestive disorders

www.nhsdirect.nhs.uk NHS Direct Online includes a health encyclopedia and guides to symptoms

www.bnf.org The website of the British National Formulary, which provides detailed information on medicines, when they should be used, their side effects and how they react with other drugs

Indigestion remedies

	Cost per dose	Active ingredients	Suitable for	Experts' choice
Actal tablets £6.29 for 96	13p	aluminium salts	indigestion	✓
Asilone Heartburn Liquid £3.45 for 200ml	9p	alginate, aluminium salts, magnesium salts, sodium bicarbonate	heartburn	✓
Bisodol Heartburn Relief tablets £2.55 for 20	13p	alginate, aluminium salts, magnesium salts, sodium bicarbonate	heartburn	✓
Bisodol Indigestion Relief tablets £3.49 for 100	3p	calcium salts, magnesium salts, sodium bicarbonate	indigestion	
De Witt's Antacid Powder £4.79 for 200g	6p	calcium salts, kaolin, magnesium salts, sodium bicarbonate	indigestion	
Eno powder £3.99 for 218g	9p	sodium bicarbonate	indigestion	
Gaviscon Advance liquid £4.29 for 180ml	12p	alginate, calcium salts, potassium bicarbonate	heartburn	✓
Gaviscon Extra Strength tablets £3.05 for 12	25p	alginate, aluminium salts, magnesium salts, sodium bicarbonate	heartburn	✓
Gaviscon Liquid Relief £6.99 for 600ml	12p	alginate, calcium salts, sodium bicarbonate	heartburn	✓
Kolanticon Gel £3.26 for 500ml	7p	aluminium salts, dicyclomine, magnesium salts, simethicone	indigestion, wind	
Original Andrews Salts powder £3.65 for 250g	6p	magnesium salts, sodium bicarbonate	indigestion	✓
Pepcid AC Indigestion Tablets £4.15 for 12	35p	famotidine	indigestion, heartburn, persistent excess acid	✓
Pepcidtwo tablets £3.85 for 12	32p	calcium salts, famotidine	indigestion, heartburn, persistent excess acid	
Pepto-Bismol liquid £4.49 for 240ml	56p	bismuth	indigestion	
Phillips Milk of Magnesia Liquid £3.15 for 200ml	8p	magnesium salts sodium bicarbonate	indigestion	✓
Remegel tablets £3.49 for 40	9p	calcium salts	indigestion	✓
Rennie Deflatine tablets £5.29 for 36	15p	calcium salts, magnesium salts, simethicone	indigestion, wind	
Rennie Duo liquid £5.39 for 500ml	11p	alginate, calcium salts, magnesium salts, sodium bicarbonate	heartburn	✓
Rennie tablets £4.35 for 96	9p	calcium salts, magnesium salts	indigestion	
Setlers Antacid tablets £2.95 for 96	3p	calcium salts	indigestion	✓
Tagamet 100 tablets £2.99 for 12	50p	cimetidine	indigestion, heartburn, persistent excess acid	
Tums tablets £2.75 for 75	4p	calcium salts	indigestion	✓
Wind-Eze tablets £3.45 for 30	12p	simethicone	wind	✓
Zantac 75 tablets £10.99 for 48	23p	ranitidine	indigestion, heartburn, persistent excess acid	✓



CURRENT AFFAIRS

It's easy to find a current account with good service and rewarding interest rates, but not if you bank with one of the Big Four

Things are changing quickly in the world of banking. In May, our Switch with Which? campaign focused on current accounts. We encouraged you to switch accounts to take advantage of better rates and service. We also challenged the big four banks (Barclays, HSBC, Lloyds TSB, and NatWest) to cut their overdraft rates and increase the paltry 0.1 per cent they pay when you're in credit. If the Big Four matched the best rates around, their customers would be around half a billion pounds a year better off. They failed to respond to our challenge, and their credit interest rates remain among the worst.

Elsewhere, though, competition has been hotting up. Abbey National, Alliance & Leicester, Bank of Scotland, First Direct and Nationwide all increased credit interest for most of their customers this year.

And, while the big banks might not be listening to us, their customers are. In the summer, we found the number of people leaving the big four banks had tripled compared with two years earlier. Our latest survey results confirm that the big banks' popularity can't last for ever. Once again, Barclays, Lloyds TSB and NatWest are in our worst category for satisfaction.

WHAT'S ON OFFER

If you're unhappy with your account, you can be sure there's a better option available. See the table overleaf, or use our online Best Buy account calculator (www.switchwithwhich.co.uk), to find an account that meets your needs.

The best rates are from internet bank Cahoot. Its current account offers 3.7 per cent interest when you're in credit, a £250 interest-free overdraft, and charges just 7 per cent interest on higher overdrafts. Intelligent Finance (IF), another online bank, also makes it into our Best Buy table for the first time, with a credit interest rate of 3.2 per cent. Several other banks also offer good rates. Abbey National, Alliance & Leicester, Bank of Scotland, First Direct, Nationwide and Smile all pay between 2 and 3.14 per cent on credit balances, and most have authorised overdraft rates of less than 10 per cent.

Compare this with the worst rates on offer. Many banks still pay no interest on the money in your current account. None of the big four banks offers more than 0.1 per cent interest on credit balances, and all their standard current accounts charge at least 14.8 per cent on authorised overdrafts. Meanwhile, authorised overdraft rates from The Co-operative Bank and Clydesdale Bank are nearing 20 per cent.

One unwelcome trend is that the banks with better rates are becoming choosy about their customers. To get Alliance & Leicester's 3.14 per cent rate, you have to deposit at least £500 a month. And Abbey National, Bank of Scotland, First Direct and Nationwide are

PHOTOGRAPHY CHRISTOPHER WINPENNY ILLUSTRATION FLATLINER

even more picky, asking for a minimum of £1,000 a month. We'd like banks to offer good rates of interest to all their customers, not just higher earners.

SERVICE WITH A SMILE

Smile is this year's star when it comes to customer satisfaction. In our survey, a massive 80 per cent of its customers were very satisfied with all aspects of service on their accounts (see chart, right). First Direct and Nationwide also have a high proportion of very satisfied customers. At the other end of the scale, only 30 per cent of Lloyds TSB customers were very satisfied. Barclays and NatWest did little better.

Two things that might improve customers' satisfaction are more staff training and better rates of interest on credit balances. Nearly three quarters of people in our survey identified efficient and knowledgeable staff as very important, and just over half said the credit interest rate was very important, too. Barclays, Lloyds TSB and NatWest were the only banks with below average satisfaction ratings in both these key areas. The banks with the most satisfied customers tended to achieve better than average ratings for staff knowledge and credit interest rates.

SIMPLE SWITCHING

Of those people in our survey who had switched current accounts, 69 per cent had left one of the big four banks. Four out of five of people who switched this year moved in search of better credit interest, like Michael Burr (see 'Lloyds loyalty ends after 50 years', right). What's surprising is the number who have yet to take the plunge. Over 60 per cent of you still have current accounts with one of the big four banks, despite their poor interest rates and relatively low customer satisfaction.

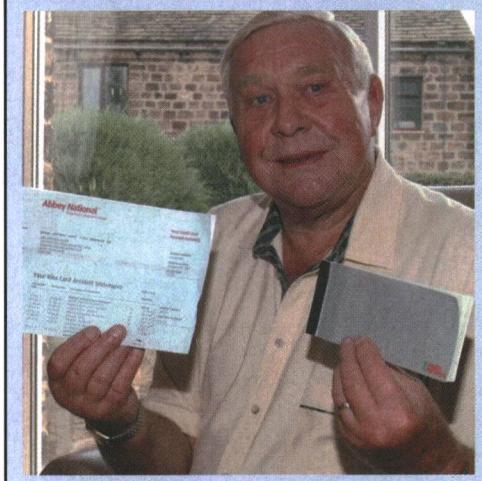
So what's stopping you from ditching the old bank and switching to a better option? Nearly a third of the people in our survey had considered switching, but hadn't gone through with it due to fear, or simply inertia. Four in ten were worried about complexity or the risk that direct debits might not get paid. And a quarter thought they wouldn't get any better service, or just couldn't be bothered to make the move.

In fact, switching to a new account is increasingly simple. Only 8 per cent of people who switched this year said the process was difficult, compared with 26 per cent of last year's switchers. Around 14 per cent had problems with unpaid standing orders or direct debits, but this was half last year's rate. Banks have recently improved the process of moving direct debits between accounts, so errors should continue to decrease. To be on the safe side, keep your old account open with some money in until you're sure that direct debits are being taken from your new account.

WHO MAKES MISTAKES?

One in ten customers noticed mistakes on their accounts in the last year, so it's certainly worth

LLOYDS LOYALTY ENDS AFTER 50 YEARS



Michael Burr closed his Lloyds TSB account after 52 years. Since he switched to Abbey National, he's been reaping the benefits. In the first three and a half months he earned £14 interest – more than three times the amount Lloyds paid him last year. 'Switching has gone extremely well,' Michael told us. 'There were virtually no hassles, it's just a question of doing things in a slightly different way.'

After half a century of loyal custom from Michael, Lloyds TSB didn't even have the grace to say thanks. It simply sent him a final cheque with no covering letter.

THE WORD ON THE STREET

Smile, an internet-only bank, has the most very satisfied customers in our survey (see below). First Direct, which operates by telephone and online only, also sits near the top of the satisfaction chart. Meanwhile, three of the big four high-street banks languish in our worst category. This year has also seen a 55 per cent rise in the number of people banking via the internet.

However, we shouldn't start writing the obituaries of traditional banking methods yet. Nearly three quarters of us still use branches for some of our day-to-day banking. And, although the big four banks are failing their customers, some of their competitors on the high street manage to offer both good service and good rates of interest.

Alliance & Leicester and Nationwide both have a strong high-street presence, and both make our Best Buy table (see overleaf). They offer good rates and achieve our highest rating for customer satisfaction. The Co-operative Bank and The Royal Bank of Scotland are also relatively good at keeping customers satisfied. However, their interest rates for both credit balances and authorised overdrafts are poor.

Smile and First Direct prove you don't need branches to keep customers happy, but Cahoot's rating shows that the internet doesn't always guarantee the highest satisfaction ratings. While Cahoot offers the best current account interest rates available, it receives only an average overall satisfaction rating.

The message is simple: it's not the method of banking that makes the difference. Whether you bank on the internet, by phone or in the high street, some banks provide a much better service than others.

CUSTOMERS' OVERALL SATISFACTION WITH ALL ASPECTS OF THEIR ACCOUNT

Smile	★
First Direct	★
Nationwide	★
The Co-operative Bank	★
Alliance & Leicester	★
Intelligent Finance (IF)	☆
The Royal Bank of Scotland	☆
Cahoot	○
HSBC	○
Barclays	●
NatWest	●
Lloyds TSB	●

We've listed customer satisfaction ratings for a selection of banks in our survey. We show the banks with the highest ratings, as well as all the internet-only banks and the big four high-street banks.

KEY

★ ☆ ○ ◒ ● best → worst

Blue = banks with branches on the high street

BEST BUY

All our Best Buy accounts provide good rates and service. They offer free banking when you're in credit and receive at least an average satisfaction rating from our readers.

We've picked Best Buys in three categories. The first category (in credit) is for customers who are never overdrawn. The second (small overdrafts) is for people who occasionally overdraw by up to £100. The last category (large overdrafts) is for those of us who regularly go overdrawn by up to £500.

The in-credit and small-overdraft Best Buys offer at least 0.5 per cent credit interest, though **Abbey National**, **Alliance & Leicester**, **Cahoot**, **IF** and **Smile** pay 3 per cent or more if you bank online or deposit £500 or more per month. **Cahoot** offers even higher rates if you can do without a chequebook.

The small-overdraft Best Buys charge £1 or less per year if you're overdrawn by £100 for one week each quarter. Large-overdraft Best Buys charge less than £30 a year if you run a £500 overdraft for two weeks every month. The internet-only banks, **Cahoot**, **IF** and **Smile**, combine high credit interest with low overdraft rates. **Cahoot** has two different current accounts. The interest-only option, featured in the table, is the best value for all our three categories.

With **IF**'s current account, you can offset any credit balance against an IF mortgage. This means the amount of loan on which you pay interest is reduced.

Citibank International's Sterling Current Account and **HSBC** Premier are good value for large overdrafts, though neither makes it as a Best Buy.

checking your statements carefully. Cahoot, Halifax, IF and Lloyds TSB all made significantly more mistakes than average. The most common problems were with standing orders and direct debits. Cahoot and IF are both new and attract lots of switchers. This could account for their high level of mistakes, since direct debit problems can occur when you switch. It's good to see that Smile and Nationwide – last year's worst offenders – are now making fewer mistakes.

However, it's how well a bank deals with errors – not how many it makes – that has the biggest impact on satisfaction. People who were very satisfied with the way their bank handled mistakes were just as satisfied overall as those who'd experienced no mistakes. Those who weren't very satisfied with mistake handling were three times more likely to be dissatisfied overall.

Lloyds TSB has most cause for concern. Its customers have suffered a higher than average proportion of mistakes over the last two years. And, this year, they were also less happy than most with the way the errors were handled. Two fifths were dissatisfied with the way the bank dealt with their mistakes.

OUR SURVEY

In June we sent a postal survey to 12,235 people. Of these, 10,000 were randomly selected from *Which?* members throughout the UK. A further 1,000 were randomly selected from members in Scotland, another 1,000 were randomly selected from Which? Online subscribers, and 235 were volunteers who held accounts with internet-only banks. These boosts to our main sample help us report on Scottish and internet-only banks. We received 4,703 responses. Thanks to everyone who took part.

SHOW ME THE MONEY

Our survey revealed that some people were confused about which banks offer free access to which cash machines. Fortunately, all banks use the Link cash-point network. So even if you have an account with an internet- or telephone-only bank, which doesn't have a branch, you can still withdraw your money easily. Access to cash machines is free in almost all cases. The only machines you have to pay to use are convenience cashpoints, often found in garages, pubs and shops. An on-screen message should warn you if you're going to be charged.

Current accounts

	Account details			
	Monthly account fee (£)	Real-time balance at cashpoint	Credit interest on £1 (%)	Credit interest on £1,000 (%)
Best Buys				
Abbey National Bank Account[1]		✓	3.04	3.04
Abbey National Bank Account		✓	0.10	0.10
Alliance & Leicester Premier Current Account[3]		✓	3.14	3.14
Bank of Scotland Current Account[1]			2.02	2.02
Cahoot Interest Only Account		✓	3.70[4]	3.70[4]
First Direct Bank Account	see [5]	✓	2.10	2.10
Halifax Current Account[1]		✓	2.02	2.02
Intelligent Finance (IF) Current Account		✓	3.20	3.20
Nationwide BS FlexAccount		✓	2.50[6]	2.50[6]
Smile Current Account		✓	3.04	3.04
Other accounts				
Alliance & Leicester Current Account		✓	0.00	0.00
Bank of Cyprus (London) Omega Cheque Book Account			0.25	0.25
Bank of Ireland Freeway			0	0
Bank of Scotland Current Account[9]			0.25	1.14
Barclays Bank Account		✓	0.10	0.10
Barclays Platinum Banking[10]		✓	0.10	0.10
Citibank International Sterling Current Account[11]		✓	0.10	0.10
Clydesdale Bank Current Account		✓	0	0
Clydesdale Bank Current Account Extra		✓	0.10	0.10
The Co-operative Bank Current Account		✓	0	0
First Direct Cheque Account		✓	0.10	0.10
First Trust Bank Current Account		✓	0	0
Halifax Current Account[9]		✓	0.25	1.14
HSBC Bank Account		✓	0.10	0.10
HSBC Premier[15]		✓	0.10	0.10
Lloyds TSB Classic Account		✓	0.10	0.10
NatWest Current Account		✓	0	0
NatWest Current Plus		✓	0.10	0.10
Northern Bank Cheque Master			0.10	0.10
Northern Bank Current Account			0	0
Northern Bank Principal Account			0.10	0.10
Northern Rock Current Account			0.10	0.10
Norwich & Peterborough BS Gold			0.25	0.25
The Royal Bank of Scotland Interest Paying		✓	0.10	0.10
Ulster Bank Current Account		✓	0	0
Ulster Bank Current Plus Account[16]		✓	0.10	0.10
Woolwich Current Account			0.10	0.10
Woolwich Open Plan Current Account[19]			0.25	0.25
Yorkshire Bank Current Account		✓	0.10	0.10
Packaged accounts				
Barclays Additions	7.50	✓	0.10	0.10
Clydesdale Bank Choice	7.5	✓	2.00	2.00
First Trust Bank Bonus Account	2.00	✓	0.10	0.10
Lloyds TSB Gold Service Account	8.00[20]	✓	0.10	0.10
Lloyds TSB Platinum Account	12.00[21]	✓	0.10	0.10
Lloyds TSB Select Account	5.00	✓	0.10	0.10
NatWest Advantage Gold	6.00	✓	0.25	0.25
NatWest Advantage Premier	12.50	✓	0.50	0.50
The Royal Bank of Scotland Royalties	5.00	✓	0.20	0.20
The Royal Bank of Scotland Royalties Gold	10.00	✓	0.50	0.50
Ulster Bank U First Current Account	6.00	✓	1.00	1.00

1 Minimum £1,000 monthly income 2 Four-month interest-free overdraft for new customers 3 Minimum £500 monthly income 4 3.8 per cent without a cheque book 5 £5 fee unless you have minimum £1,000 monthly income or £1,000 balance 6 Rate is 0.5 per cent for monthly income under £500, and 1.5 per cent for monthly income £500 to £999 7 This is a quarterly fee 8 Only for overdrafts

				Authorised overdrafts							Costs and ratings			Best Buys		
Credit interest on £5,000 (%)	Branch banking	Full internet banking	Full telephone banking	Interest-free limit (£)	No fees on authorised overdrafts	Fee-free limit (£)	Transaction charges (p)	Arrangement fee – % (min £)	Monthly overdraft fee (£)	Annual overdraft interest rate (%)	Overdraft one (£)	Overdraft two (£)	Customer satisfaction	In credit	Small overdrafts	Large overdrafts
3.04	✓			see[2]	✓					14.90	1	32	○	✓	✓	
0.10	✓			see[2]	✓					8.70	1	19	○			✓
3.14	✓		✓	20	✓					9.90	1	22	★	✓	✓	✓
2.02	✓		✓	100	✓					8.90	0	20	○	✓	✓	✓
3.70[4]		✓		250	✓					7.00	0	8	○	✓	✓	✓
2.10		✓	✓			10,000		1		9.90	1	22	★	✓	✓	✓
2.02	✓	✓	✓	100	✓					8.90	0	20	○	✓	✓	✓
3.20		✓			✓					8.39	1	20	☆	✓	✓	✓
2.50[6]	✓			20	✓					9.90	1	22	★	✓	✓	✓
3.04		✓	✓		✓					9.90	1	23	★	✓	✓	✓
0.00	✓			10		10			5.00	16.08	21	95	★			
0.25	✓					100			15.00[7]	11.25	1	82				
0	✓					50		1 (10)[8]	6.00	12.95	25	105				
1.84	✓		✓	100	✓					18.90	0	40	○			
0.10	✓	✓			✓					15.60	1	34	●			
0.10	✓	✓		250	✓					12.00	0	13	●			
0.50	✓	✓	✓	500		500		0.5 (20)[12]		15.22	0	0				
0	✓		✓				32-50	2 (35)		see[13]	71	164	●			
0.10	✓		✓				10-20	2 (35)[14]		19.56	1	76	●			
0	✓	✓	✓	30		10		1 (15)	8.00	19.56	48	152	★			
0.10		✓	✓			250		1 (15)		15.90	1	49	★			
0	✓						39-55	1 (25)	6.50[7]	see[13]	178	200				
1.84	✓	✓	✓	100		100			5.00	18.90	0	100	○			
0.10	✓	✓	✓			5,000		1.25		14.80	1	32	○			
0.25	✓	✓	✓			10,000		1.25		12.60	1	28	○			
0.10	✓	✓	✓	10	✓					17.30	1	37	●			
0	✓	✓	✓	50	✓					17.80	1	38	●			
0.10	✓	✓	✓	50	✓					17.80	1	38	●			
0.10	✓							£25	9.50	10.60	64	163				
0	✓					15,000	42-56	1 (25)	7.00[7]	see[13]	98	209				
0.10	✓							negotiable	5.00	see[13]	31[17]	112[17]				
0.10	✓			35		35			7.00	11.90	29	111				
0.38	✓							2 (20)[12]	6.00	18.10	25	111				
0.10	✓		✓	100				2[18]		17.90	0	38	☆			
0	✓						39-52	1 (20)	6.00[7]	see[13]	169	191				
0.10	✓						0-10	1 (20)	8.50	see[13]	55	147				
0.10	✓								3.50	11.00	15	66				
0.25	✓		✓	500		100			3.50	11.00	0	42				
0.10	✓				✓					18.86	1	40	○			
0.10	✓	✓		250	✓					9.90	90	101	●			
2.00	✓		✓			1,000		2 (35)		10.00	90	102	●			
0.10	✓							1 (25)	6.50	see[13]	76	150				
0.10	✓	✓	✓	100	✓					14.80	96	122	●			
0.10	✓	✓	✓	250	✓					9.90	144	155	●			
0.10	✓	✓	✓	50	✓					16.90	61	93	●			
0.25	✓	✓	✓	50	✓					16.06	73	106	●			
1.26	✓	✓	✓	250	✓					8.84	150	170	●			
0.20	✓		✓	100		15,000		2[18]		13.20	60	89	☆			
0.80	✓		✓	250		15,000		2[18]		10.60	120	143	☆			
1.50	✓			250		250		1 (20)		see[13]	73	114				

over £200 **9** These details apply where monthly income less than £1,000 **10** Automatic upgrade from Barclays Bank Account if you have £10,000 savings, loan or mortgage **11** Minimum £30,000 annual income **12** Only for temporary overdrafts **13** Rates are individually determined **14** Only for overdrafts over £100 **15** Minimum £30,000 savings, £100,000 mortgage, or £75,000 annual income **16** Not open to new customers **17** Cost excludes negotiable arrangement fee **18** Reduced to 1 per cent after the first year **19** Can offset credit balance against mortgage **20** No fee if balance over £1,500 **21** No fee if balance over£3,500

KEY

★ ☆ ○ ◒ ●

best ⟷ worst

✓ has this feature

NOTES

All the accounts offer a chequebook, debit card, access to a nationwide network of branches or cash machines, and facilities for standing orders, direct debits and overdrafts. At the top of the table, in **red**, are the Best Buy accounts for three different situations. These are followed by other available accounts. We then list packaged current accounts. With these, you pay a monthly fee in return for a package of benefits, such as free travel insurance.

Account details

We show where there is a **monthly account fee**, even when the account is in credit. We also show which banks provide **real-time balances** on their own cash machines. The **credit interest rate** is the annual equivalent rate (AER) paid on three different balances (£1, £1,000 and £5,000). Accounts with a ✓ offer a **full internet** and **telephone banking** service. This allows you to access balances, check recent transactions, set up, amend, and cancel standing orders and direct debits, pay bills, and transfer money to any UK account. It should be available 24 hours a day, 365 days a year.

Authorised overdrafts

The **interest-free limit** is the amount you can be overdrawn before paying interest. Where there is no entry, you pay interest on any size of overdraft. We've shown with a ✓ those accounts that charge **no fees** other than interest **on authorised overdrafts**. For accounts with no ✓, we show the **fee-free limit**. This is the amount you can be overdrawn before you're charged extra fees. Where there's no entry, you pay the fees listed on any size of overdraft. **Transaction charges** are what you pay for each transaction when you're overdrawn. The **arrangement fee** is the amount you pay to arrange an overdraft, shown as a percentage of the overdraft limit (with any minimum fee in brackets). Some accounts make this charge just once. With others you pay each time you renew your overdraft facility. Some accounts also charge **monthly overdraft fees** when you're overdrawn. The **annual overdraft interest rate** is what you pay on authorised overdrafts.

Costs and ratings

Overdraft one shows the annual cost of running a £100 authorised overdraft for one week per quarter. **Overdraft two** shows the annual cost of a £500 authorised overdraft for two weeks per month. The **customer satisfaction** rating represents our survey respondents' satisfaction levels with how well their bank handled all aspects of their account. The results combine responses from all account holders of the bank and building society. Where there is no rating, we had too few responses to analyse.

Best Buys

A ✓ shows that an account meets our Best Buy criteria for one of three different circumstances, as described in the Best Buy Guide, p48.

Information was correct on 1 October 2002. For some of the accounts listed (Alliance & Leicester, Clydesdale, HSBC, IF and Nationwide), we've included changes made since 1 October, where the changes were announced before this date.

POWER FAILURE

Its advice is patchy and hardly anyone has heard of it. So how can Energywatch 'bring power to energy consumers'?

Since its launch two years ago, Energywatch has spent more than £26 million of taxpayers' money. That money is there to help gas and electricity customers with supply problems, but the public isn't seeing the full benefits.

Energywatch was created to give advice on energy issues, take up people's cases with suppliers, and keep tabs on the industry's behaviour. However, a new *Which?* survey reveals that only 7 per cent of people know to contact Energywatch if they have a problem. And even if you do know where to go, we've found that its advice is patchy and its complaint handling sometimes inefficient.

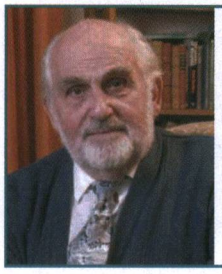
POWER AND INFLUENCE

Energywatch is completely separate from Ofgem, the regulator, which is there to set standards for the industry.

Energywatch regularly publishes league tables of complaints, and names and shames the worst companies. Ofgem can use this information to fine companies. For example, in October it announced plans to fine London Electricity £2 million after Energywatch showed it was the worst offender for dodgy sales practices.

WHICH? extra

Have you got a comment or question about problems with your supplier or how to switch energy companies? If so, post your questions on our website at **www.which.co.uk/whichextra**. Post your questions by 13 December. We'll reply on the site on 20 December.



'Energywatch didn't arbitrate, it merely copied British Gas correspondence. It was certainly not on my side.'
KEN SCOTT

But Energywatch itself can't fine companies for bad behaviour or force suppliers to pay compensation.

ANSWERING QUESTIONS

Energywatch is there to answer questions about any gas or electricity issue. But we've found that its telephone advice is sorely lacking – see 'Energywatch, you are the weakest link...', opposite.

There's no excuse for this. Since April, its call-centre advisers have had access to a new computer system which provides them with key advice on common queries.

In addition, there are specialist advisers who are there to answer difficult queries. But not one of our researchers was put through to them.

HELPING WITH COMPLAINTS

If you are unable to resolve a complaint with your supplier, Energywatch will contact it for you and try to resolve the problem. It has the power to force suppliers to produce information relating to your complaint to get to the bottom of the issue.

We asked six *Which?* readers with genuine energy problems to log a complaint with Energywatch and keep a diary of their experience.

Only one felt that her complaint was resolved quickly and efficiently. The remaining five were dissatisfied with Energywatch. Overall, they felt it was slow to respond and didn't take decisive action against suppliers.

A prime example is Ken Scott, from Harleston in Norfolk. He asked Energywatch for help in May, after British Gas charged him twice a month for his electricity over a two-year period. But he didn't get the help he needed: 'Energywatch didn't arbitrate, it merely copied British Gas correspondence. It was certainly not on my side.'

WHAT NEEDS TO BE DONE

Energywatch has had some real successes – for example, through its league tables – and, in theory, it provides a valuable service for consumers. But it must do more to help people with complaints.

It's already laid the foundations for improvement. During the last year, it's unveiled a comprehensive new website, set up a national helpline and installed a new computer system to help staff with enquiries. And all its advisers are now trained in customer service and energy issues.

But our investigation proves that these new systems aren't working to their full potential. We have three key recommendations.

- Consumer advisers must pass a basic energy knowledge test before being allowed to handle calls. Currently, there's no test, and training sometimes takes place several months after they've started work.
- Energywatch needs to improve its public profile. For example, Ofgem should make suppliers put Energywatch's details on the front of bills, instead of the back.
- The Department of Trade and Industry should monitor Energywatch's budget to check it's spent effectively and that it has sufficient resources to tackle the number of enquiries it receives.

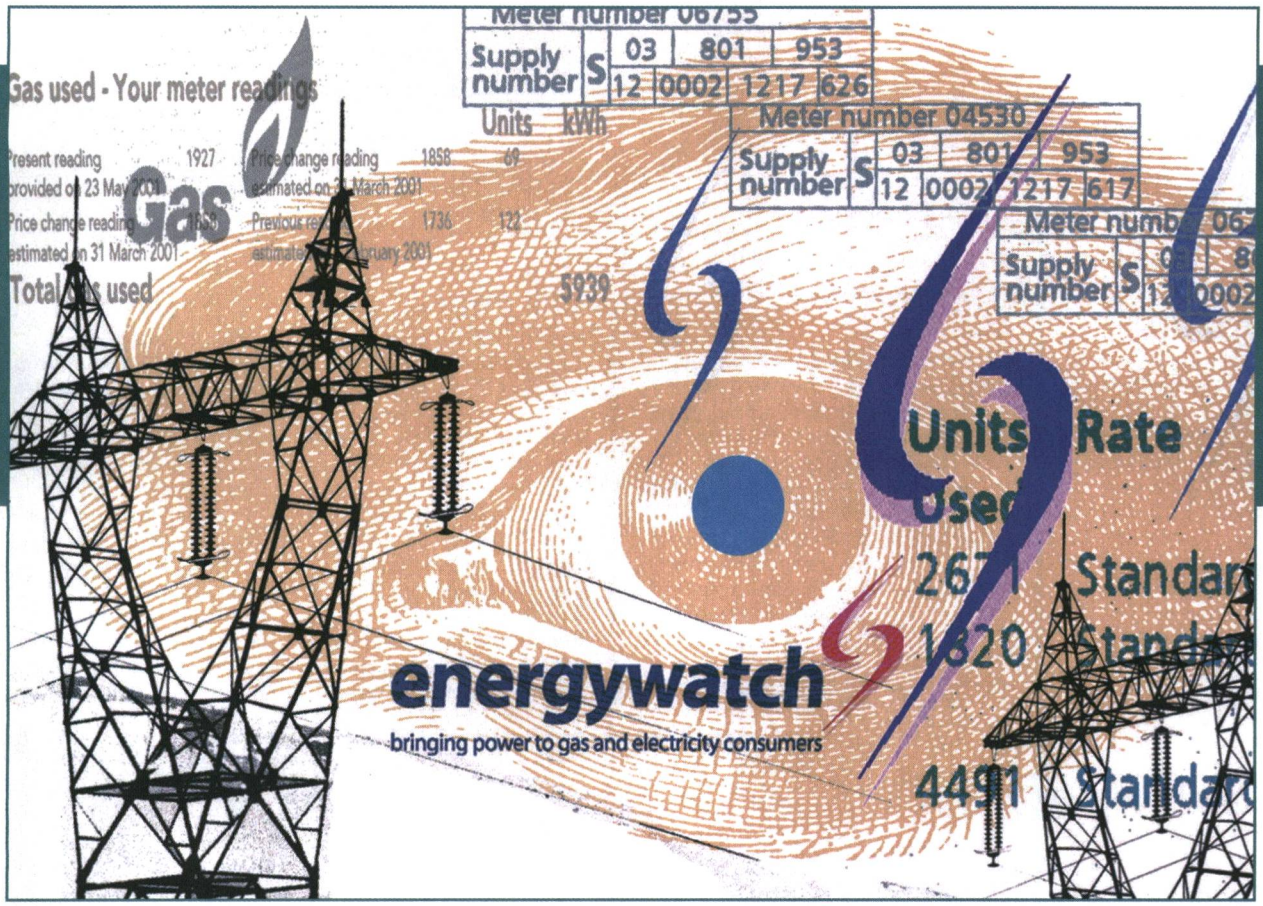
Unless Energywatch gets its house in order and stands up to suppliers more boldly, the public will continue to pay for an inadequate service. We've presented our findings to Energywatch and it has promised to work on the issues we've raised.

FURTHER INFORMATION

www.energywatch.org.uk Comprehensive website with price comparisons and answers to frequently asked questions

www.ofgem.gov.uk Website of the industry regulator. Contains information on Ofgem's work and some consumer advice

PHOTOGRAPHY ALAN HOWARD ILLUSTRATION DARREL REES



OUR SURVEY
We carried out face-to-face interviews with a representative sample of 1,043 British adults between 30 August and 5 September 2002.

ENERGYWATCH, YOU ARE THE WEAKEST LINK...

This summer we made 28 undercover calls to the Energywatch helpline – seven calls each about four energy problems. The problems were all common and simple ones. If the advisers were unsure, we should have been passed on to more knowledgeable specialists, but that didn't happen. The quality of advice varied hugely – some knew their stuff, some weren't sure, and others were downright wrong. These are the questions we posed.

MISSED APPOINTMENTS

My gas supplier missed an appointment to read my meter. I made another appointment, but no one turned up for that either. Am I entitled to compensation?

Correct answer Gas and electricity customers are entitled to £20 if a supplier fails to turn up for a prearranged meter reading. If it isn't paid within ten days, you're entitled to a further £20.

Make an official complaint to your supplier. If there's no satisfactory response within ten days, you should complain to Energywatch about the supplier.

Energywatch advice None of the seven advisers knew that we were entitled to compensation, let alone how much it was.

Only two advisers suggested we return to Energywatch if the problem wasn't resolved. One said that a complaint seemed 'pretty drastic for something so trivial'.

We counted the number of times they mentioned the points we were looking for. For this question, they mentioned them just **25 per cent** of the time.

PRESSURE SELLING

A salesperson talked my elderly aunt into switching energy suppliers when she didn't really want to. Now the company says she can't cancel it. What are her rights?

Correct answer After signing a new energy contract, you have 14 days to cancel it without penalty.

If this cooling-off period has passed, contact the new supplier. If you've been switched by mistake, or can prove you were pressured into it, the supplier should return you to your old company straightaway.

Energywatch advice None of the seven advisers answered all points of this query correctly. Three thought the cooling-off period was seven days and one didn't mention it at all.

Only one adviser knew that a contract could be cancelled if the aunt proved she was pressured into it. The others just suggested that she switched back in the normal way – which takes four to six weeks.

So this time the advisers scored a mere **37 per cent**. This is ironic, given that one of Energywatch's biggest campaigns this year was about doorstep selling.

SLOW SWITCHING

I applied to switch electricity supplier four months ago and I'm still waiting. Can my old supplier prevent me from leaving? And am I entitled to compensation?

Correct answer Switching energy supplier normally takes between four and six weeks.

Your present supplier can prevent the switch for only two reasons – if you have an outstanding debt or if you fail to give 28 days' notice.

You can request compensation for costs and inconvenience incurred but unfortunately energy suppliers aren't obliged to pay it.

Energywatch advice Only three of the seven advisers correctly told us how long switching should take. Some were extremely vague: 'It can take anything...'

All seven knew that a supplier could stop you from switching if you had an outstanding debt, but only three mentioned that you had to give 28 days' notice.

Overall, they fared better with this question, scoring **70 per cent**. But only one adviser gave clear information about compensation.

CHANGING PRICES

I want to switch suppliers. But how do I know if the savings I've been promised will last for a reasonable time? Are prices guaranteed or regulated?

Correct answer There are no guarantees that prices won't change if you're on a normal contract. However, some companies offer a fixed-term contract. With these, prices are fixed for a set period but during that time you can't switch supplier without incurring a penalty.

There's no longer any price regulation in the gas and electricity markets. Suppliers can charge what they like but must give you ten days' notice of price rises.

Energywatch advice All seven advisers correctly told us there were no price guarantees.

However, only three mentioned fixed-term contracts and only two advisers told us that suppliers are obliged to give ten days' notice of price rises – which means that this time they scored **63 per cent**. On a question as simple as this, we'd expect much better.

savingsmonitor

Use this page to find a Best Buy for your savings

SAVINGS ACCOUNTS

Our **easy-access accounts** are run by post, telephone or internet. With most you have to wait a few days to get at your savings – until either the cheque arrives or the money has been transferred to another account. But if you need instant access to your money, choose an account that has a cash card. Our Best Buy **notice accounts** require a maximum of 90 days' notice. We give Best Buys for four levels of savings. Choose an account in **red** for the amount nearest to your savings.

We also show **how the account is run** (by post or telephone or via a bank or the internet), the **minimum initial deposit** and, for notice accounts, the **notice** period you need to give.

All our Best Buys are available nationally. But it's worth checking the rates paid by smaller building societies in your area. Institutions change their rates fairly often, so check that your account is still competitive at least every six months.

		Interest rate (% gross)[1]						
	How account is run	£100	£1,000	£5,000	£10,000	Min initial deposit(£)	Notice (days)	Cash card
Easy-access accounts								
Abbey National eSaver	internet		4.40[2]	4.40[2]	4.40[2]	500		✓
A&L Phonesave Premier[3]	phone	4.15	4.15	4.15	4.15	1		✓
Cahoot Savings	internet	4.22	4.22	4.22	4.22	1		
Halifax Web Saver	internet	4.05	4.05	4.05	4.05	1		
Newcastle BS Net Savings	internet		4.10	4.10	4.25	1,000		
Northern Rock Tracker Online	internet	4.25	4.25	4.25	4.25	1		
Scottish Widows Instant Transfer	post/tel	4.05[4]	4.05[4]	4.05[4]	4.10[4]	100		
Notice accounts								
Julian Hodge Extra High Interest	postal		2.53	3.45	4.15	1,000	90	
L&G Savings 50 Day Notice Tracker	post/tel	4.25	4.25	4.25	4.25	1	50	
Safeway Postal Notice	postal		4.30	4.30	4.30	500	60	
Scarborough BS Scarborough 80	post/tel	4.30[5]	4.30[5]	4.30[5]	4.30[5]	100	80	
Scottish Widows 60 Day	post/tel	4.10[4]	4.10[4]	4.10[4]	4.20[4]	100	60	
Universal BS Direct 90	post/tel			4.10	4.15	5,000	90	

1 Rate before tax 2 Includes a variable bonus (currently 0.5 per cent) payable for first six months
3 All transactions via Premier Account 4 Includes a bonus of 0.5 per cent payable for first six months
5 Includes a bonus of 0.8 per cent payable for first six months

All rates correct at 12 November 2002 Based on data supplied by *MoneyFacts*

MINI CASH ISAS

All our Best Buy mini cash Isas are available nationally and have a notice period of 90 days or less. For amounts up to £999, they also have a minimum deposit of £10 or less. Choose an account highlighted in **red** for the amount nearest your savings.

✓ indicates that the Isa meets the government's **Cat standards** (see p46 of our August 1999 report on Isas).

Isas usually have tiered **interest rates** depending on your balance. Some providers currently offer bonuses on top of these rates as an incentive to attract new investors. In calculating our Best Buys, we've excluded bonuses. But if you're willing to switch when the bonus ends, consider Isas that include bonuses. We also show the **minimum initial deposit**, any **notice** period and whether the account **accepts transfers** from other Isas. Most of the Best Buys offer the same rates for their Tessa-only Isas.

		Interest rate (% gross)						
	Cat standard	£0-£2,999	£3,000-£5,999	£6,000-£8,999	£9,000+	Minimum initial deposit (£)	Notice (days)	Accepts transfers
Abbey National			3.75	4.10	4.40	3,000		✓
B'ham Midshires	✓	3.60	4.10	4.30	4.30	1		✓
Buckinghamshire BS		3.03[1]	4.08	4.33	4.53	100		✓
Hanley Economic BS		3.85	4.30	4.30	4.40	1[2]	30	✓
HSBC	✓	2.70[3]	4.35	4.35	4.35	1		✓
Kent Reliance BS	✓	4.40	4.40	4.40	4.40	1		✓
Lloyds TSB	✓	3.25[4]	4.25	4.25	4.50	10		✓
Monmouthshire BS	✓	4.45	4.45	4.45	4.45	10		✓
National Counties BS		3.90	4.20	4.20	4.40	500		✓
Principality BS		4.30	4.30	4.30	4.30	100[5]	30	✓
RBS		3.30[6]	4.10	4.35	4.45	1	60	
Safeway	✓	3.60	4.00	4.35	4.65	10		
Shepshed BS		4.40	4.40	4.40	4.40	100	60	✓

1 3.53 per cent paid on balances from £1,000 to £2,999 2 Minimum investment for non-locals is £1,000 3 3.2 per cent paid on balances from £250. 3.95 per cent from £2,000 to £2,999 4 3.5 per cent paid on balances from £1,000 to £2,999 5 Minimum investment for non-locals is £2,500
6 3.7 per cent paid on balances from £500 to £2,999

All rates correct at 12 November 2002 Based on data supplied by *MoneyFacts*

TESSAS

Although you can no longer take out a new Tessa, you can keep your existing one until it matures and keep adding to it (up to £1,800 a year). If you are not getting a good rate of return from your current Tessa provider, you could consider switching. Use our table to see how your rate compares with our Best Buys.

All our Best Buy Tessas are available nationally and all will allow you to switch to them from your current provider. Some small building societies offer good rates of interest to local savers, so it's worth checking locally before you switch. We show the annual interest rate before tax on four levels of saving. Choose an account that is highlighted in **red** for the amount nearest to your savings. We also give details of any transfer penalty charged for switching to a different provider.

When your Tessa matures, you can transfer the cash originally invested (but not the accumulated interest) into a cash Isa or a Tessa-only Isa.

	Interest rate (%)				Penalties
	£500	£1,000	£3,000	£9,000	Transfer penalty
Alliance & Leicester Tessa Issue 2	4.15	4.15	4.15	4.15	
B'ham Midshires Variable Rate		4.35	4.35	4.35	
Cheshire BS Tessa 3	4.65	4.65	4.65	4.65	
Harpenden BS Tessa	4.25	4.25	4.25	4.25	
HSBC Tessa	4.35	4.35	4.35	4.35	
Julian Hodge Bank Tessa	4.30	4.30	4.30	4.30	30 days' notice
Lloyds TSB Tessa	4.25	4.25	4.25	4.25	
Monmouthshire BS Tessa 3rd Issue	4.45	4.45	4.45	4.45	30 days' notice
National Counties BS Tessa			4.20	4.40	
Newcastle BS Tessa 3		4.15	4.15	4.15	30 days' loss + £25 fee
Shepshed BS Tessa 1[1]	4.35	4.35	4.35	4.35	
Stafford Railway BS Tessa	4.10	4.10	4.10	4.10	

1 Minimum investment for non-locals £250

All rates correct at 12 November 2002 Based on data supplied by *MoneyFacts*

best buy monitor

Refrigeration, microwaves and vacuum cleaners

Each month we give you the latest information on where to buy our Best Buys at the best prices. This month, we're looking at refrigeration, microwaves and vacuum cleaners. We let you know which Best Buys have been updated in some way since our tests, and if the model number has changed. We also note which Best Buys are no longer available or have been altered enough to produce different test results from our original Best Buys.

Freezers Last report June 2000 Next report May 2003

	Best Buy	Price (£)	Where to buy	Web price (£)[1]	Where to buy online	Notes
Chest	Aura NOR 2000-H	300	see[2]	see[3]		Reasonably priced 99-litre model, but with a small capacity for freezing fresh food
	Liebherr GTS 1823	360	see[2]	324	www.unbeatable.co.uk/which	A 163-litre model, copes well in a relatively large range of room temperatures Changes to shape and dimensions since our tests. Model changed from GTS 1862
	Miele GT 262 ES	360	see[2]	285	www.valuedirect.co.uk/which	Larger (240 litre) and more flexible storage space than our other Best Buys Changes to colour, size and display since our test. Model number changed from GT 260 ES
Tall upright	Whirlpool AFG 379/G No Frost	399	Miller Brothers	370	www.valuedirect.co.uk/which	210-litre frost-free model. Good performance and £30 cheaper since our tests Changes to colour. Model number changed from AFG 378/G No Frost
Worktop	Bosch GSL 12420	250	Miller Brothers	237	www.empire-direct.co.uk	An 83-litre model. £30 cheaper since our tests Changes to colour. Model number changed from GSL 1202/GB
Discontinued or significantly altered Best Buys: Whirlpool AFG 305/G, Bosch GSU 3001GB/53, Zanussi ZVF47RM						

Fridge-freezers Last report April 2002

Tall upright	Bosch KGU32121GB Frost free	490	Comet	414	www.hienergyshop.co.uk	The only model we tested with every convenience feature we consider important Antibacterial coating added. Model number changed from KGU32120GB
	Samsung SR-L3928B	404	Comet	399	www.valuedirect.co.uk/which	A tall model with many features, such as a drinks dispenser, but noisier than most An 'eco switch' lets you turn up the temperature in both departments slightly to save energy
	Bosch KSV28320GB	347	Miller Brothers	290	www.hienergyshop.co.uk	Relatively small freezer, but with a reasonably large fridge Changes to colours and door handle. Model number changed from Siemens KS28V22
	Whirlpool ARZ 8970/H/SI	479	see[2]	475	www.valuedirect.co.uk/which	Plenty of features, including a salad crisper humidity control, but quite noisy Changes to styling and thermostat display. Model number changed from ARZ 897-1/H

Fridges Last report September 2001 Next report October 2003

Tall upright – larder	Bosch KSR 3421GB	499	Tesco	401	www.hienergyshop.co.uk	Completely outshone all the other tall uprights on test, but it is a little pricey Antibacterial coating added. Model number changed from KSR 3421GB
Worktop	Beko RC110	100	Comet	127	www.coop.co.uk	A small model with an ice-making compartment. Its price has fallen by £20 since our last test
	Bosch KTR 15460GB	249	Tesco	224	www.hienergyshop.co.uk	Scored well in all our tests and is now £30 cheaper Antibacterial coating added. Model number changed from KTR 1565GB
	Haier HR 166NR	100	Powerhouse	see[3]		At £50 cheaper than when we tested, now the same price as the smaller Beko Best Buy
Worktop – built-in	AEG Santo U 66000i	420	Comet	349	www.electricshop.com	Good, if quite noisy, model. Named a Best Buy because of its price tag, but it's crept up by £50
Worktop (with icebox)	Haier HR 146NR	150	see[2]	see[3]		Excellent performance all-round, with a good-sized four-star icebox
	Lec ER 550AW	170	Miller Brothers	144	www.appliance-direct.co.uk	Larger than the HR 146NR, but with a smaller icebox. Because the icebox is only two star, it is not suitable for freezing fresh food
Worktop – built-in (with icebox)	Siemens KU 14L440GB	480	Comet	430	www.24-7electrical.co.uk	A Best Buy because of its price. It's gone up by £30 but is still reasonable value Antibacterial coating added. Model number changed from KU 14L05GB

Microwaves Report on basic models in this issue Last report (combination/grill models) January 2002 Next report (combination/grill models) December 2003

Combination	Sharp R-963	270	Currys	215	www.value-direct.co.uk/which	Good for all types of cooking but the controls could be better and the labels are too small. And it's now completely lost its price advantage over the Whirlpool
	Whirlpool MT52	200	Miller Brothers	240	www.value-direct.co.uk/which	Excellent cooking quality and lots of features – and £130 cheaper since our tests Aesthetic changes only. Model number changed from MT277
With grill	Daewoo KOG 390A	90	see[2]	see[3]		Good for grilling and defrosting, but the controls aren't intuitive and the display is quite poor
Discontinued or significantly altered Best Buys: Sanyo EM-G4752						

Vacuum cleaners Last report May 2002 Next report April 2003

Cylinder	Electrolux Bolido Z4510	90	see[2]	74	www.value-direct.co.uk/which	Easy to use and good for general cleaning (but not for picking up pet hair) No longer in current range but stocks still available
Upright	LG Slimax V-U5545 NBS	60	Comet	100	www.value-direct.co.uk/which	Its high-street price has crept up by £10 but it's still excellent value. A good all-rounder and better with pet hair than our cylinder Best Buy
Discontinued or significantly altered Best Buys: Miele Electronic S311-1i						

1 Internet prices include delivery 2 Where no high-street-chain price was found, the manufacturer's guide price is given 3 Not supplied by Webtrader retailers

contacts

Use these contacts and links to save time when shopping around. Links are also given on our website – www.which.co.uk/whichextra. You can visit any of the sites listed by going to the site and choosing the 'Web links' feature from the 'Extras' menu (*W* = member of Which? Web Trader)

ACTIVITY GIFTS (p34)
Acorne Sports 01494 880000
www.acorne.co.uk
Activity Superstore
01799 526526
www.activitysuperstore.com
Boots 0845 6012389
www.wellbeing.com
Hintlesham Hall 01473 652334
www.hintleshamhall.com
Knockhill Circuit 01383 720044
www.knockhill.co.uk
Motivark 08700 555666
www.motivark.com
Red Letter Days 0870 4447000
www.redletterdays.co.uk
W H Smith 0870 4446444
www.whsmith.co.uk/experiences
Virgin Experience
0870 871 8717
www.virgin.com/experience
Whittlebury Hall 01327 857857
www.whittleburyhall.co.uk

ALL CHANGE (p12)
Black & Decker cordless drill/driver 01753 511234
www.europe-blackanddecker.com
Morphy Richards coffee maker
08450 777700
www.morphyrichards.com
National Savings 0845 964 5000
www.nsandi.com
Office of Fair Trading (extended warranty leaflet)
08457 22 44 99
www.oft.gov.uk
One for All Kameleon remote control 0808 1000296 (customer services)
www.oneforall.com

BEST BUY MONITOR (p53)
Freezers
Aura (Norfrost) 01847 822 200
www.norfrost.co.uk
Bosch 0870 240 0060
www.boschappliances.co.uk
Liebherr 01977 665 665
www.lhg.liebherr.de
Miele 01235 554 455
www.miele.co.uk
Whirlpool 0870 600 8989
www.whirlpool.co.uk
Fridge-freezers
Bosch 0870 240 0060
www.boschappliances.co.uk
Samsung 0870 242 0303
www.samsungelectronics.co.uk
Siemens
0870 240 0070
www.siemensappliances.co.uk
Whirlpool 0870 600 8989
www.whirlpool.co.uk
Fridges
AEG 08705 350 350
www.aeg.co.uk
Beko 01923 818 121
www.beko.co.uk
Bosch 0870 240 0060
www.boschappliances.co.uk
Haier 01527 578 333
www.haiereurope.com
Lec 01243 863 161
www.lec.co.uk
Siemens 0870 240 0070
www.siemensappliances.co.uk
Microwave ovens
Daewoo 01189 252 500
www.daewoo-electronics.co.uk
Sharp
0800 262 958
www.sharp.co.uk
Whirlpool 0870 600 8989
www.whirlpool.co.uk
Vacuum cleaners
Electrolux 08706 055 055
www.electrolux.co.uk
LG 0870 607 5544
www.lge.co.uk

CAR CRASH TESTS (p11)
Euro NCAP
www.euroncap.com

CHAMPAGNE (p30)
First Quench Retailing
01707 387200
www.thresher.co.uk
Majestic *W* 01923 298200
www.majestic.co.uk
Marks and Spencer
020 7268 1234
www.marksandspencer.com
Oddbins 0800 917 4093
www.oddbins.co.uk
Safeway 01622 712987
www.safeway.co.uk
Tesco 0800 505555
www.tesco.com
Unwins 01322 272711
www.unwins.co.uk

CHEESE (p32)
Fortnum & Mason
0845 300 1707
www.fortnumandmason.com
Harrods 020 7730 1234 ext 2434
www.harrods.com
Neals Yard 020 7645 3550
Morrisons 01924 870000
www.morereasons.co.uk
Paxton & Whitfield
01608 652090
www.cheesemongers.co.uk
Safeway 01622 712000
www.safeway.co.uk

COMPACT CAMERAS (p26)
Boots 08450 708090
www.wellbeing.com
Canon 08705 143 723
www.canon.co.uk
Fujifilm 01234 217724
www.fujifilm.co.uk
Kodak 01442 845710
www.kodak.co.uk
Konica 020 8751 6121
www.konica.co.uk
Kyocera Yashica 01189 356300
www.yashica.com
Minolta 01908 200400 (ext 2512)
www.minolta.co.uk
Nikon 020 8481 6875
www.nikon.co.uk
Olympus 020 7253 2772
www.olympus.co.uk
Pentax 01753 792731
www.pentax.co.uk
Praktica 01707 660900
www.praktica-uk.com/
Ricoh 01782 753300
www.ricoh-europe.com
Rollei 0844 4770121
www.rollei.de/en/
Samsung
0208 8232 3280
www.samsunguk.com
Vivitar 01793 554250
www.vivitar.co.uk/

CURRENT ACCOUNTS (p46)
Best Buys
Abbey National
08007317774
www.abbeynational.co.uk
Alliance & Leicester
0500 959 595
www.alliance-leicester.co.uk
Bank of Scotland
0500 313 111
ww.bankofscotland.co.uk
Cahoot www.cahoot.com
First Direct 0800 242424
www.firstdirect.com
Halifax 08457 203040
www.halifax.co.uk
Intelligent Finance
0845 609 4343
www.if.com
Nationwide BS 08457 302010
www.nationwide.co.uk
Smile 0870 843 2265
www.smile.co.uk

DISHWASHERS (p22)
AEG 08705 350350
www.aeg.co.uk
Beko 01923 654 650
www.beko.co.uk
Bosch 0870 2400 060
www.boschappliances.co.uk
Candy 01685 721 222
www.candy-domestic.co.uk
Hotpoint 08701 506070
www.hotpoint.co.uk
Indesit 08700 104309
www.indesit.com
LG 0870 607 5544
www.lgelectronics.co.uk
Miele 01235 554455
www.miele.co.uk
Siemens 08708 404 080
www.siemensappliances.co.uk
Whirlpool 0870 6008989
www.whirlpool.co.uk
Zanussi 08705 727727
www.zanussi.co.uk

ENERGYWATCH (p50)
Energywatch Customer helpline
08459 06 07 08
www.energywatch.org.uk
Ofgem 020 7901 7000 (London office)/0141 331 2678 (Scotland office)
www.ofgem.gov.uk

INDIGESTION REMEDIES (p43)
Useful contacts
NHS Direct (England and Wales)
0845 4647 (24 hour nurse-led advice and information)
NHS Direct Online
www.nhsdirect.nhs.uk
NHS 24 (Scotland)
08454 242424
(provides information on health services and NHS in Scotland, including free leaflets on indigestion, heartburn, hiatus hernia, and ulcers)
Digestive Disorders Foundation
For copies of DDO's leaflets, send an SAE to:
PO Box 251
Edgware
Middlesex
HA8 6HG
www.digestivedisorders.org.uk
Health Literature Line
0800 555777 (can send copies of leaflets detailed on the publications section of The Department of Health website at www.doh.gov.uk)
Complementary therapies
British Homeopathy Assn
020 7566 7800 (members are qualified doctors)
www.trusthomeopathy.org
National Institute of Medical Herbalists 01392 426022
www.nimh.org.uk
Society of Homeopaths
01604 621400
www.homeopathy-soh.org
British National Formulary
This publication is used by all prescribing doctors. It's available to the public and healthcare professionals via a website http://www.bnf.org. It provides detailed and technical information on medicines (when they should and shouldn't be used, their side effects and how they react with other drugs). The website is a virtual site, specifically for the publication online, and there is no phone number. *British National Formulary* is published by the British Medical Association 020 7387 4499

INSIDE STORY (p4)
City Financial Partners Limited
01452 374 500
Send your complaint to:
Richard Page
Lincoln Financial Group
Barnett WayBarnwood
Gloucester
GL4 3RZ
Icstis 0800 500 212
www.icstis.org.uk
OFT (ordering line for leaflets on funerals) 0870 6060321
www.oft.gov.uk/Consumer/Your+Rights+When+Shopping/funerals.htm
Otelo (Office of the Telecommunications Ombudsman)
www.otelo.org.uk

MICROWAVE OVENS (p37)
Daewoo 0118 925 2500
www.daewoo-electronics.co.uk
Haier 01527 578333
www.haiereurope.com
Hinari 020 8787 3111
LG 0870 607 5544
www.lge.co.uk
Panasonic 0870 535 7357
www.panasonic.co.uk
Proline 0845 600 7002
www.comet.co.uk *W*
Samsung 0870 242 0303
www.samsungelectronics.co.uk
Sanyo 01923 246 363
www.sanyo.co.uk
Sharp 0800 262 958
www.sharp.co.uk
Cookware
Lakeland *W* 015394 88100
www.lakelandlimited.com

MOBILE PHONES (p16)
Motorola 08000 151 151
www.hellomoto.com
Nokia 0870 500 3110
www.nokia.com
Philips 0870 900 9070
www.philips.com
Sagem 01784 898158
www.sagem.com
Samsung 0870 242 0303
www.samsungelectronics.co.uk
Siemens 08457 400 700
www.my-siemens.co.uk
SonyEricsson 0870 523 7237
www.sonyericsson.com
Networks
O2 www.o2.co.uk
Orange 0500 802080
www.orange.co.uk
T-Mobile 020 8214 5000
www.t-mobile.co.uk
Vodafone 07836 191 191
www.vodafone.co.uk
Other useful contacts
www.switchwithwhich.co.uk

PAMPERING PRODUCTS (p40)
Babyliss 0870 513 3191
www.babyliss.co.uk
Boots 0845 070 8090
www.wellbeing.com
Philips 0845 601 0354
www.philips.com
Remington 0800 212 438
www.remington.co.uk
Revlon 0870 513 3191
www.revlon.co.uk
Scholl 0114 242 0405
Visiq 0870 600 3030
www.argos.co.uk
Viva (Pulse Home Products)
0800 525 089

SAVINGS MONITOR (p52)
Mini cash Isas
Abbey National 0845 6000181
www.abbeynational.co.uk
Birmingham Midshires
01902 302 832
www.askbm.co.uk
Buckinghamshire BS
01494 879500
www.bucksbuildingsociety.co.uk
Hanley Economic BS
0800 838811
www.thehanley.co.uk
HSBC 0800 299299
www.hsbc.co.uk
Kent Reliance BS 0800 783 4248
www.krbs.co.uk
Lloyds TSB Local branch
www.lloydstsb.co.uk
Monmouthshire BS
01633 844402
www.monbsoc.co.uk
National Counties BS
01372 747771
www.ncbs.co.uk
Principality BS 029 2038 2000
www.principality.co.uk
The Royal Bank of Scotland
0808 1009510
www.rbs.co.uk
Safeway 0800 995 995
www.safeway.co.uk
Shepshed BS 01509 822000
www.theshepshed.co.uk
Savings accounts
Abbey National 0800 174635
www.abbeynational.co.uk
Alliance & Leicester
0845 964 5660
www.alliance-leicester.com
Cahoot www.cahoot.com
Halifax
08457 263646
www.halifax.co.uk
Julian Hodge Bank
0800 028 3746
www.julianhodgebank.com
Legal & General Savings
0845 783 9839
www.landg.com
Newcastle BS
www.newcastlenet.co.uk
Northern Rock 0845 600 6767 (for info pack)
www.northernrock.co.uk
Safeway 0800 995995
www.safeway.co.uk
Scarborough BS 0845 458 4458
www.scarboroughbs.co.uk
Scottish Widows Bank
0845 845 0829
www.scottishwidows.co.uk
Universal BS 0800 028 8383
www.theuniversal.co.uk
Tessas
Alliance & Leicester
0845 964 5660
www.alliance-leicester.com
Birmingham Midshires 01902 302832
www.birminghammidshires.co.uk
Cheshire BS
0800 243278
www.cheshirebs.co.uk
Harpenden BS 01582 765411
www.harpendenbs.co.uk
HSBC Local branch
www.hsbc.co.uk
Julian Hodge Bank
0800 028 3746
www.julianhodgebank.com
Lloyds TSB Local Branch
www.lloydstsb.co.uk
Monmouthshire BS
01633 844402
www.monbsoc.co.uk
National Counties BS
01372 747771
www.ncbs.co.uk
Newcastle BS
0191 244 2442
www.newcastle.co.uk
Shepshed BS
01509 822000
www.theshepshed.co.uk
Stafford Railway BS
01785 223212
www.srbs.co.uk

index 2002

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MEMBERS' HELPLINE 0845 307 4000

The Helpline team is ready to answer your call Monday to Friday from 8.30am to 8pm and on Saturdays and bank holidays from 9am to 1pm.

Over Christmas, our Helpline will be available as follows:

24 December 8.30am to 2.30pm
25, 26 December Closed
27 December 9am to 3pm
28 December 9am to 1pm
30 December 9am to 5pm
31 December 9am to 5pm
1 January 2003 Closed
2 January Normal hours resume

PLEASE NOTE Some calls will be silently monitored and recorded to help identify training needs and continue to improve our service.

Whenever you contact us, please include your *Which?* membership number and a daytime phone number.

Who we are

Which? is researched by Consumers' Association (CA), the UK's biggest independent, not-for-profit consumer organisation.

CA's Council of Management Brian Yates **(Chairman)**; Ruth Gee, John Rimington CB **(Deputy Chairmen)**; Anthony Burton OBE, Guy Dehn, Neville Duncan, Margaret Ginman, Tanya Heasman, Christopher Huhne MEP, Harriet Kimbell MBE, Sue Leggate, Elizabeth Llewellyn-Smith CB, Michael Moore CBE, Professor Alastair Robertson, Gary Waller, James Woodward-Nutt, Professor Steve Woolgar, Christopher Zealley
Director Dame Sheila McKechnie DBE

ELECTION RESULTS

At the Annual General Meeting of CA held on 30 November 2002, Antony Burton OBE, Neville Duncan, James Woodward-Nutt and Christopher Zealley were declared elected to CA's Council of Management. This election was uncontested.

Remember that, as an Ordinary Member you have the right to nominate candidates for Council or stand yourself – see 'Vote for Consumers' Association', November 2002, p58.

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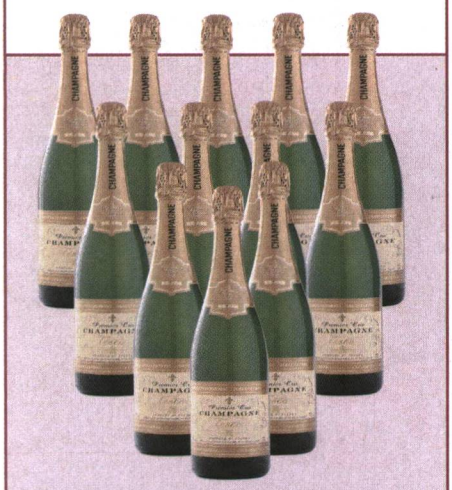
memberbenefits

News and information for members – plus your chance to win a case of champagne

YOUR CHANCE TO WIN A BEST BUY

Enter our Best Buy competition, and you could win one of ten cases of champagne



Use this month's report on champagne to answer this question: In which part of France is the Champagne region?

To enter our champagne competition online, go to www.which.co.uk/whichextra. The closing date is 31 December 2002.

Which? members can also send their answers on a postcard, to reach us by the closing date, to 'BB December 02', Which?, PO Box 44, Hertford X, SG14 1SH. Please include your full name and address (including postcode), a daytime phone number and your Which? membership number (which can be found on your Which? Extra membership card as your user name).

This competition is open only to current members of *Which?*. Only one entry per household. Entries received by 31 December 2002 will be entered into the competition. Winners will be informed in writing by 24 January 2003. The first ten winners drawn with the correct answer will receive a dozen bottles of Tesco non-vintage Premier Cru brut champagne.

Winners are not eligible for a cash equivalent. A list of winners will be available from BB December 02, Which?, Castlemead, Gascoyne Way, Hertford X, SG14 1LH after 31 January 2003 (please include a stamped addressed envelope). Details will also be given on the website above.

Those under 18 years of age and employees of Which? Ltd, its associated companies and suppliers are not eligible to enter any *Which?* competition. Members of their immediate families (namely spouse, children, parents, siblings) are also ineligible, as is anyone living in the employee's household.

Which? Extra

Visit www.which.co.uk/whichextra – our new website available exclusively to Which? members

NEW ONLINE THIS MONTH

● Full details of the latest crash test results on 18 new models of car plus photos of the Euro NCAP crash tests in action.

WHICH? ARCHIVE

At the heart of Which? Extra is an **archive** of hundreds of *Which?* reports – accessible instantly online. Navigate the easy-to-follow categories, or use the search engine to find the advice you want – fast. And don't forget that our annual guides, the **Which? Tax Saving Guide 2002** and **Which? Car 2002**, are also now available online.

WEB LINKS

The Which? Extra **web links directory** will take you straight to more than a thousand useful websites relevant to the information in *Which?*. Simply choose the 'Web links' feature from the 'Extras' pull-down menu.

E-MAIL UPDATES

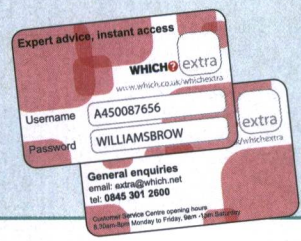
Register for our fortnightly **e-mail newsletter**. It will keep you up to date with the latest news from *Which?* and Consumers' Association.

DOWNLOAD A FACTSHEET

All our current **factsheets** can be downloaded from the site.

ASK US YOUR QUESTIONS

Each month, *Which?* experts go online to answer your questions on a topic from that month's issue. This month the topic is **Energywatch** (see p50). If you have a question or a comment prompted by the article, e-mail us from the site (go to the 'Ask us' feature from the 'Get involved' menu). Let us have your questions by 13 December and we'll post the questions and answers on the site by 20 December.



HELP WITH OUR RESEARCH

The site also gives details of all our current '**help wanted**' requests – and gives you the chance to e-mail us with your experiences.

HOW ARE WE DOING?

Which? Extra is your site. We want to know what you like and what you think we could be doing better. Use the **feedback** form (choose 'Your feedback' from the 'Get involved' pull-down menu) to let us know what you think.

SAVE WITH WHICH?

Which? members can make big savings on electrical appliances, energy bills, and even on cars, thanks to our specially negotiated deals.

Value Direct sells a wide range of electrical goods while **Unbeatable** offers cameras, camcorders and binoculars. We aim to ensure their prices for *Which?* members offer a good-value choice by constantly price checking against those from high-street electrical retailers.

Which? members can also save on their energy bills through **buy.co.uk**. A quick and easy-to-use online calculator will enable you to compare prices and switch supplier – and if you don't make the savings promised within seven days of purchase, you'll be refunded 110 per cent of the difference. Finally, **oneswoop.com** can save you up to 30 per cent on a wide range of new cars, with many of them available from stock.

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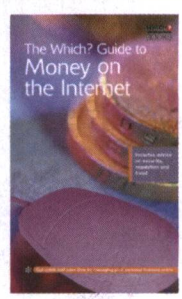
www.valuedirect.co.uk/which
Unbeatable 01293 433833
www.unbeatable.co.uk/which

Energy bills
www.buy.co.uk/which

New cars
oneswoop.com
0845 130 9192
www.oneswoop.com/partners/which

book offer



Take control of your personal finances online with *The Which? Guide to Money on the Internet*. Until 31 December we're offering the guide for £7.99 – that's £2 off its normal price. To order, call 0800 252 100 and quote code WGMI (WBZ02).

The last date to place orders to receive this – or any of our books – in time for Christmas is 9 December.

CORRECTIONS

Shopping Partners promotional insert November 2002
The 110 per cent price guarantee does not relate to cars supplied by Oneswoop, as stated. It relates to our other shopping partner deals.

'The money of colour', September 2002, p18
The MMC cartridge is actually branded 'Inkrite' and is about £10 cheaper than the Hewlett Packard original.

'The best student accounts', October 2002, p12
The 'total interest-free overdraft over three years' column in the table simply illustrates the total available credit over three years. But the limits are not cumulative, so students could not borrow the three-year total in one year.

'Driving down premiums', October 2002, p16
The phone number for car insurance from Tesco Personal Finance is wrong on p56. It should be 0845 300 4400.

'Personal stereos', November 2002, p14
The model number for the Best Buy Sony CD player is D-EJ955, not D-EJ995.

PHOTOGRAPHY ARTEMI KYRIACOU, GETTYONE STONE, NICK WRIGHT

HELP WANTED

Can you help with our research for future reports? You can reply by post to our Hertford address (see 'Contact us', p57), by e-mail to helpwanted@which.net, or go to www.which.co.uk/whichextra.

CAR OWNERS' OPINIONS WANTED

We're looking for views on the: ● Ford Fusion ● Mazda 6 ● Mercedes-Benz E-class (from August 2002) ● Renault Avantime ● Renault Vel Satis ● Saab 9-3 Sports Saloon (from September 2002) ● Seat Ibiza (from May 2002) ● Skoda Superb ● Vauxhall Vectra (from June 2002) ● Toyota Corolla Verso. Please write to Dept NL with your name, address, phone number, the model and type of car (for example, five-door hatchback), and when you took delivery of it.

BOILER PROBLEMS

Have you ever been mis-sold a new boiler? Do you feel that it's time for a new one but don't know where to turn for reliable advice? If you've had a new boiler installed recently, we'd like to know what you think. Are you pleased with your decision or do you feel you're worse off now than you were before? Please write to Dept JM with all your boiler stories and questions. We regret that we are unable to reply to individual queries but we will answer questions in our report.

WHEEL POWER

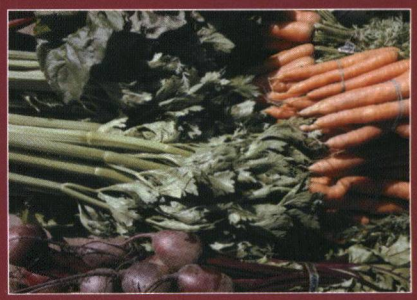
New guides offer help for disabled or older motorists

The charity Ricability has published four mobility guides for older or disabled motorists: *The ins and outs of choosing a car; Getting a wheelchair into a car; People lifters – a guide to devices which help wheelchair users get into a car;* and *Car controls*.

Ricability carries out research into products and services for older and disabled consumers. For more about its work, including how to get a copy of these and its other guides, ring 020 7427 2460 (textphone 020 7427 2469) or visit www.ricability.org.uk. Ricability's guides are free apart from postage costs – for details, contact Ricability.

NEXT MONTH IN WHICH?

PDAs Basic or state-of-the art? Business or pleasure? Best Buys for all uses **WORST-BUY SAVINGS** Low-paying accounts exposed **FOOD MILES** From country of origin to supermarket shelf: we follow food on its global journey



PLUS: RETURNING ONLINE GOODS – YOUR RIGHTS; BUYING A CAR; LATEST VCRs PLUS COMBINED VCR AND DVD PLAYERS; PENSION ANNUITIES; WASHING MACHINES; BLENDERS AND MIXERS

Coming soon in 2003: KITCHEN KNIVES; CARE HOMES; CORDLESS DRILLS; STRATEGIES FOR CAUTIOUS INVESTORS; ISA MORTGAGES; CORDLESS PHONES; SHAMPOOS; CREDIT CARD PERKS – ARE THEY WORTH HAVING?; WATER METERS; LAPTOPS; LIFE INSURANCE ISAs; CAR SAFETY LEAGUE TABLE; CAR SPARES; VACUUM CLEANERS; CHOOSING ETHICAL INVESTMENTS; EMULSION PAINT AND BRUSHES ON TEST; LONG-TERM INVESTMENTS; TRAVEL INSURANCE BEST BUYS; PATIO CLEANERS PLUS . . . YOUR FREE **68-PAGE TAX SAVING GUIDE 2003** Use it and don't pay too much tax

briefcases

Two recent cases from our lawyers' files

FITTING END TO BEDROOM FARCE

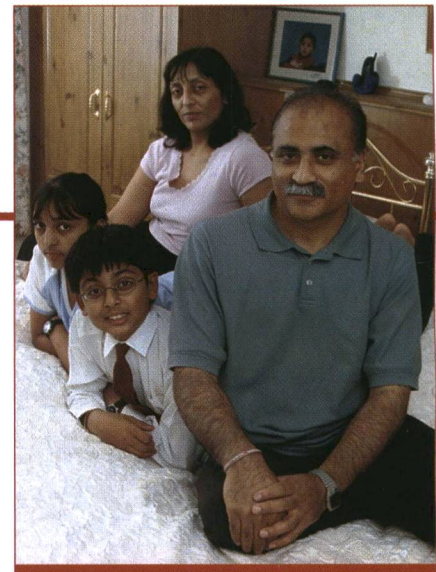
In March last year, Mr Patel signed a contract with Hammonds Furniture to supply and install bedroom furniture. The order cost £10,000, and Mr Patel was to pay through a credit agreement.

It was agreed that work would start on 18 June, and Hammonds told Mr Patel it would be finished by 4 July. But when the fittings were delivered, there were so many things wrong with them that the fitter couldn't complete the job. He warned Mr Patel to expect a delay of three or four weeks for the correct fittings to be supplied.

Mr Patel suspected that the designer's drawings had been misinterpreted and that the fitter had been given the wrong instructions. He complained in writing to Hammonds and asked it not to pass the invoice to the credit company as there was still a vast amount of work left to do. Hammonds ignored the request, so Mr Patel cancelled the finance agreement. This incurred a charge of £247.50.

Then Mr Patel received a visit from one of Hammonds' inspection managers who confirmed his suspicions. In August another fitter arrived and told Mr Patel he would have to make further changes to the original design. Angry, and with all three bedrooms in disarray, Mr Patel contacted us. We wrote to Hammonds to say it had breached both the terms of its contract and the Supply of Goods and Services Act 1982. We added that, where there is no completion date written into the contract, the law says work must be finished within a reasonable time – the time this job was taking was clearly unreasonable. We also wrote to the finance company as, under the 1974 Consumer Credit Act, it was also liable.

Hammonds promised to sort things out and offered £1,000 compensation to cover the delay and alterations to the original design. It also offered a five-year guarantee to run from the point that the work was completed. The credit company refunded Mr Patel the fee for cancelling the agreement.



The Patels waited a year for their bedroom suites

PHOTOGRAPHY POST STUDIO PHOTOGRAPHIC, JOE SHEEHAN

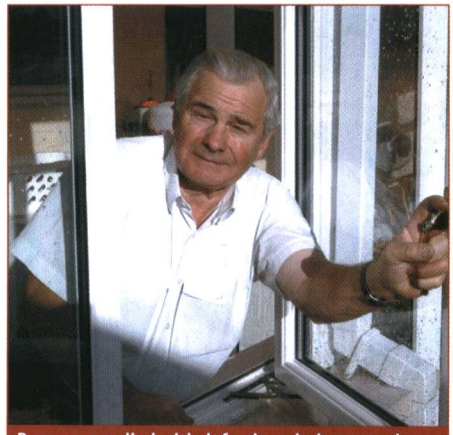
POINT OF LAW

Where no completion date is given in a contract, work must be completed in a reasonable time. What is 'reasonable' is judged on a case-by-case basis.

MAGNET'S UNITS FAIL TO ATTRACT

Retired builder Ray Holden bought some double glazing from Magnet for £14,000. He intended to install the windows himself and gave Magnet all the correct measurements. He required a specific type of window and relied on the description in the brochure – 'sealed units DS5713 24mm Warm Edge'.

When Ray went to fit the windows, he found a whole load of faults. The welded framed joints hadn't been knifed off or polished, leaving them rough and unsightly; drainage holes were unevenly spaced and varied in number – some of the frames had two holes, some had three and one had none at all; the spacer bar was a standard aluminium type, not warm-edged as specified in the brochure; and the beading on one of the windows was broken. Moreover, contrary to regulations, the glass wasn't toughened.



Ray was supplied with defective windows – twice

Ray complained to Magnet which sent a fitter round. Having confirmed that Ray had installed the windows correctly, Magnet supplied replacements. However, these too turned out to be faulty. Magnet offered £358 compensation, which Ray thought insufficient – it would cost him nearly £3,000 to replace the windows. So he came to us.

We wrote to Magnet to say the goods supplied were not of satisfactory quality and not fit for their purpose. Magnet's response was that Ray had had sufficient time to inspect the windows and to check they matched his requirements. So we wrote again. This time, we also pointed out that the windows didn't correspond to their description. We suggested that Magnet should send someone to Ray's house to put things right. Magnet agreed. It carried out all the repairs free of charge and also paid Ray £315 compensation.

POINT OF LAW

When you buy goods, they must be as described, either in the brochure or by the sales assistant. If they aren't, you have the right to receive compensation.

WHICH? legal service

You never know when you might need legal advice. Join Which? Legal Service and you'll get unlimited phone access to some of the UK's top consumer lawyers providing you with help and legal advice whenever you need it. If your case requires written action, we can handle that too for a very competitive fee. Call free on 0800 252 100 for an information pack. The number for existing Which? Legal Service members is 01992 822 828.